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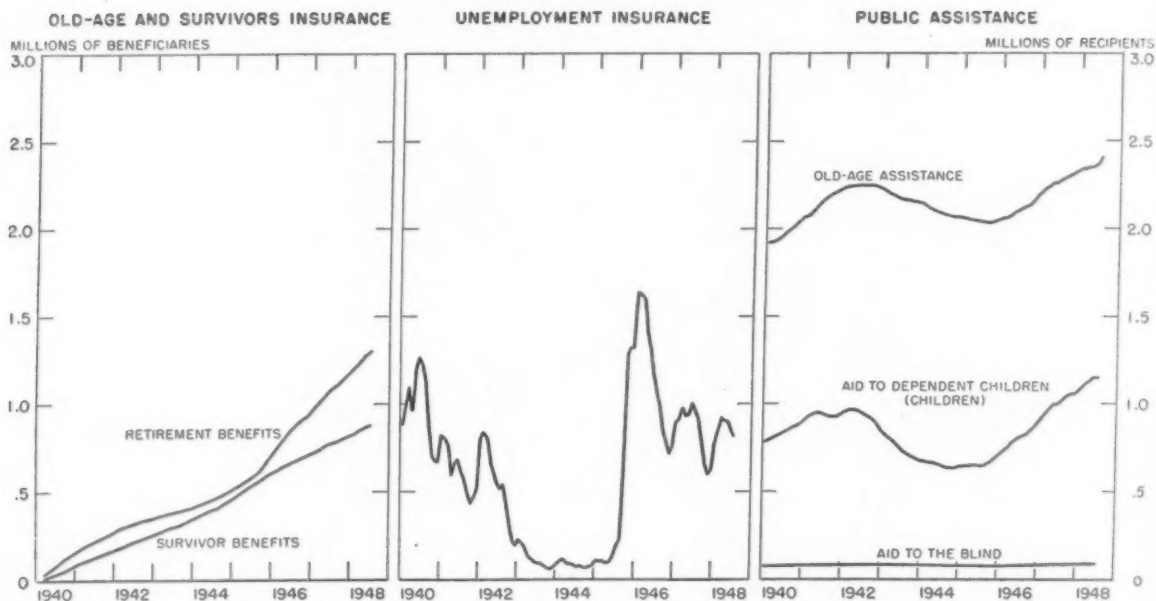
No. 9

*Dependents in Social Security Systems
of Great Britain, New Zealand,
Australia, and Canada*

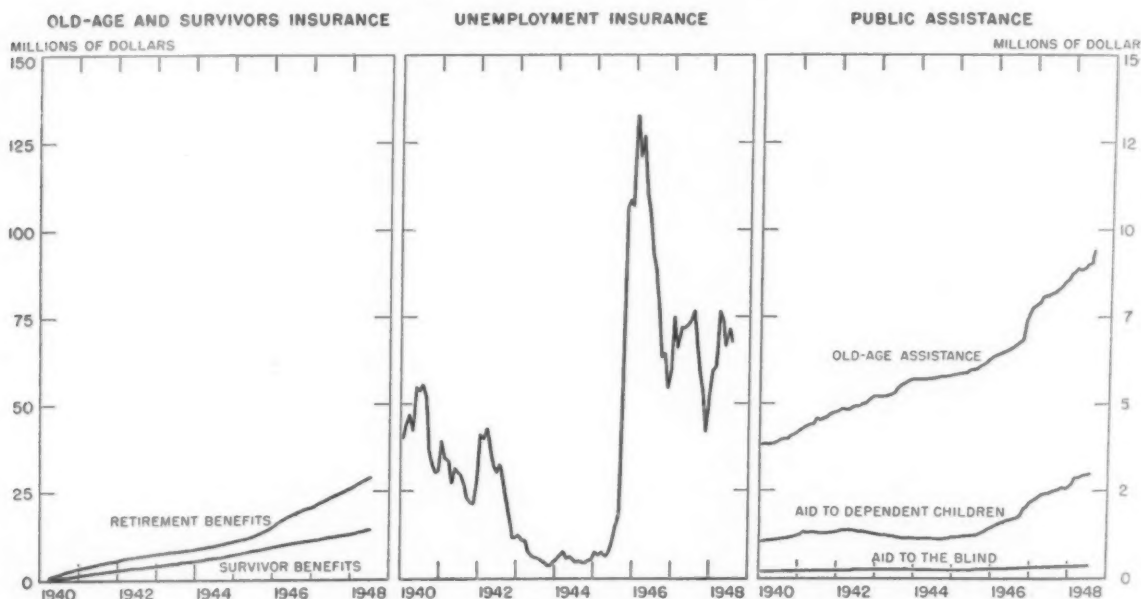
FEDERAL SECURITY AGENCY
SOCIAL SECURITY ADMINISTRATION
WASHINGTON, D. C.

Social Security Operations *

INDIVIDUALS RECEIVING PAYMENTS



SOCIAL SECURITY PAYMENTS



*Old-age and survivors insurance, beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment insurance, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.

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Social Security in Review

The Month of July

Economic activity in July continued at the high level of recent months. Production was well above the levels of a year ago, but rising costs and the fact that demand continued to outstrip the supply of goods were reflected in further advances in prices.

The rise in the price level continues to be the item of major interest in the current economic situation. In recent weeks, prices have increased over a broadened area and the pace has quickened. Increases were registered in such items as coal, iron, steel, and fabricated metal products; among the consumer items, the prices of meat, dairy, and poultry products all advanced. The one bright spot in the price situation was the decline in July of grains and cattle-feed prices, in anticipation of record crops. It will be some time, however, before these declines are reflected in the price of meat.

Personal income in July was at an annual rate of \$211.5 billion, slightly below the June level as proprietors' and rental income dropped. Compared with July 1947, income in all segments except social insurance and related payments was significantly higher.

The civilian labor force in July was at an all-time high of 63.8 million persons. Of this total, 61.6 million were employed—1.5 million more than in July 1947—while the number unemployed dropped about 350,000, to 2.2 million. The decrease in unemployment resulted largely from the reduc-

tion in the number of unemployed male veterans of World War II.

CLAIMS FILED FOR BENEFITS under State unemployment insurance laws dropped sharply during July, reflecting chiefly administrative factors, the resumption of production in the automobile industry, and the upswing in seasonal employment. Initial claims decreased from 922,900 to 838,800, as declines in New York and Michigan alone more than offset increases reported by 32 States. Most States, on the other hand, shared in the drop of 319,600 in continued claims. In general the trend of continued claims follows that of initial claims, with a lag of about 1 week. During July, however, a large number of States reported increases in initial claims and decreases in continued claims. This divergence was due in many instances to lay-offs for vacation periods and inventories, which were of such short duration that most

workers returned to their jobs before they reached compensable status.

New York's decrease of almost 83,000 in initial claims is attributable to the inclusion in the June figure of transitional claims for the new benefit year, which began in that month. The drop of 44,600 in Michigan reflected the return to work of automobile workers who had been unemployed because of the steel shortage or labor disputes.

Plant-wide vacations, resulting in loss of earnings for workers who were not eligible for vacations with pay, contributed to the higher initial claims loads in a number of States, especially Illinois, New Jersey, and Connecticut. Surveys conducted by private organizations early this year indicated that more firms planned to follow the practice of mass vacations during 1948 than during previous years. Many firms use this vacation period to repair production machinery.

The increase of 10,000 in initial claims in Washington was due to transitional claims received for the

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ERRATUM: In table 2, page 5 of the July issue, the third and fifth figures in the first column under the heading "Federal share under 1946 amendments" should have been \$7.50 and \$11.50; the corresponding figures in the second column should have been 62.5 percent and 57.5 percent.

new benefit year. If these claims, which do not represent new unemployment, were excluded, the claims load would probably have decreased, since most areas in the State reported increased activity in construction, agriculture, and food processing. In addition, most of the plants that were closed by the recent Columbia River flood resumed production. In North Carolina, lay-offs in the textile and furniture industries were mainly responsible for an increase of 5,100 in initial claims. In Florida, lay-offs in citrus packing and canning plants and shut-downs for inventory in tobacco processing plants contributed in part to a rise of 4,600 in the claims load.

The number of continued claims decreased from 4,613,700 to 4,294,200, with all but 12 States reporting declines. The largest decrease—86,000—occurred in Massachusetts, where shoe firms began production on the "fall run." In California, the decline of 82,800 was attributed to increased hiring for crop harvesting, food processing, fishing, lumbering, and garment manufacturing. The volume of continued claims—like that of initial claims—dropped sharply in Michigan as automobile workers returned to their jobs. The largest increase in continued claims—46,300 in New York—was the result of administrative factors attending the new benefit year and of unemployment in the apparel industry, particularly during the first half of the month.

The average weekly number of beneficiaries dropped for the fourth successive month, to 811,000—about 143,000 below the average for July 1947. The number in individual weeks ranged from 690,000 during the week ended July 10—a short week because of the Fourth of July holiday—to 862,000 during the following week. The number of weeks of unemployment compensated during the month totaled 3.6 million, 306,000 less than in the preceding month and a drop of 818,000 from the July 1947 number.

Benefit disbursements during July totaled \$67.6 million, \$4.3 million less than in June. California and Michigan reported declines of more than \$1.0 million, while Illinois, Massachusetts, New Jersey, Pennsylvania, and Washington showed declines of more than \$500,000. The largest increase

Selected current statistics

[Corrected to Sept. 8, 1948]

Item	July 1948	June 1948	July 1947	Calendar year	
				1947	1946
<i>Labor Force¹ (in thousands)</i>					
Total civilian.....	63,842	63,470	62,664	60,170	57,520
Employed.....	61,615	61,296	60,079	58,030	55,250
Covered by old-age and survivors insurance ²	36,300	35,900	35,900	31,100	29,600
Covered by State unemployment insurance ³	32,800	32,800	32,100	31,500	28,200
Unemployed.....	2,227	2,184	2,584	2,140	2,270
<i>Personal Income⁴ (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$211.5	\$212.3	\$193.2	\$195.2	\$178.1
Employees' income ⁵	132.4	131.5	121.0	123.0	113.0
Proprietors' and rental income.....	59.8	52.8	45.3	46.0	41.8
Personal interest income and dividends.....	17.0	16.8	15.6	15.6	13.5
Public aid ⁶	1.7	1.7	1.5	1.5	1.2
Social insurance and related payments ⁷	7.1	7.1	7.4	7.4	7.2
Miscellaneous income payments ⁸	2.5	2.4	2.4	1.7	1.3
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status ⁹					
Number (in thousands).....	2,182	2,163	1,855		
Amount (in thousands).....	\$42,882	\$42,391	\$35,599	\$452,039	\$360,424
Average primary benefit.....	\$25.17	\$25.13	\$24.77		
Awards (in thousands):					
Number.....	48	51	46	573	547
Amount.....	\$1,032	\$1,062	\$949	\$11,881	\$10,972
<i>Unemployment Insurance</i>					
Initial claims (in thousands).....	839	923	943	9,724	9,828
Continued claims (in thousands).....	4,294	4,614	5,219	51,860	67,333
Weeks compensated (in thousands).....	3,564	3,870	4,382	44,328	59,915
Weekly average beneficiaries (in thousands).....	811	847	954	852	1,152
Benefits paid (in millions) ¹⁰	\$68	\$72	\$77	\$776	\$1,095
Average weekly payment for total unemployment.....	\$19.28	\$18.97	\$17.70	\$17.85	\$18.60
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,407	2,368	2,280		
Aid to dependent children:					
Families.....	449	449	400		
Children.....	1,145	1,145	1,018		
Aid to the blind.....	84	83	79		
General assistance.....	358	366	334		
Average payments:					
Old-age assistance.....	\$39.24	\$38.18	\$35.99		
Aid to dependent children.....	66.81	66.21	62.21		
Aid to the blind.....	40.97	40.75	38.24		
General assistance.....	43.69	43.20	40.31		

¹ Estimated by the Bureau of the Census.

² Annual figures represent employment in an average week.

³ Annual figures represent employment in an average pay period.

⁴ Data from the Office of Business Economics, Department of Commerce.

⁵ Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government's contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

⁶ Payments to recipients under 3 special public assistance programs and general assistance.

⁷ Includes payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, veterans' pensions and compensation, workmen's compensation, State and railroad unemployment insurance and sickness compensation, and readjustment and subsistence allowances to veterans under the Servicemen's Readjustment Act.

⁸ Includes veterans' bonus (Federal and State), payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government's contribution to nonprofit organizations, and business transfer payments.

⁹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

¹⁰ Gross; not adjusted for voided benefit checks.

was in New York, where disbursements rose by \$4.3 million. In Florida, the amount of benefits increased for the fifth successive month, reaching the highest monthly total since the end of the war. The average weekly payment for total unemployment reached an all-time high of \$19.28, reflecting relatively high base-period earnings of claimants as well

as amendments to State laws providing for higher maximum weekly benefits.

The ratio of State insured unemployment to average monthly covered employment has remained fairly steady since February, ranging only from 3.4 to 3.7 percent. In most States the July ratio changed very (Continued on page 15)

Dependents in Social Security Systems of Great Britain, New Zealand, Australia, and Canada

By Elva Marquard*

Increasingly, countries are including in their social security programs provisions for the dependents of workers. Such provisions are based on the assumption that social security, which was developed to meet the needs created when the earnings of a family breadwinner are interrupted, should take into account the special requirements of workers with dependents. The provisions adopted in four English-speaking countries—Australia, Canada, Great Britain, and New Zealand—are outlined in the article that follows.

The security of the individual and the security of those who depend on him for their livelihood are inseparable. A worker's dependents usually share his income, and if it is interrupted or diminished they also share his insecurity. A worker has responsibility for his young children, for his wife, and sometimes for other persons who for one reason or another are unable to support themselves or who are essential to the maintenance of his household. Social security systems, which provide some measure of economic security when income is interrupted, usually consider the needs of dependents.¹

While protection of the family as a unit is generally accepted as a desirable objective in the payment of cash benefits, opinions differ on the most appropriate way of providing it. Consequently the methods of four English-speaking countries may be of interest.

Great Britain, New Zealand, and Australia provide cash benefits for age, invalidity, widowhood, unemployment, and sickness, while Canada makes provision, on a Dominion basis, for age, blindness, and unemployment. The four countries differ in the qualifications that they impose for those benefits. All four countries, however, pay family allowances without insurance qualification or means test and

whether or not the parent is earning. New Zealand and Canada make payments for each child in the family, while Great Britain and Australia exclude the first child.

FAMILY ALLOWANCES

In proposing family allowances as an essential part of a comprehensive system of social security, Sir William Beveridge indicated two considerations directly related to social security.² The first is that if it is reasonable to guarantee an income sufficient for subsistence when the earnings of the worker are interrupted, it is also reasonable to assure that he has at least a subsistence income while he is working. Such a minimum cannot be obtained for families of every size through wages, which are based on a man's work and not on the size of his family. The second consideration is the danger involved in allowing benefit during unemployment or disability to equal or exceed income during work. Maintenance of employment, which Beveridge believed essential to a satisfactory system of social security, will be impossible unless income during periods of earning is greater than during periods of non-earning. Usually that spread can be preserved for men with large families only by making unemployment and

sickness benefits inadequate or by providing allowances for children during both periods. Other considerations not directly related to social security, Beveridge added, are that family allowances may help to restore the birth rate and that they will permit parents to give better care to the present generation of children.

Family allowances are primarily for the welfare of children. In Canada the economic argument was also important. According to Cassidy, "The device of family allowances . . . promised to go a long way towards holding up consumption in the post-war period and therefore employment, production, and national income."³

The parent usually receives the payment for the child, but, since provision for the child is the primary purpose of the program, all four countries make payments to a person who cares for or maintains children as family members, regardless of his relationship to them.⁴

*Harry M. Cassidy, "Children's Allowances in Canada," *Public Welfare*, August 1945, pp. 172-173.

¹Amounts of family allowances, as well as other payments, vary among the four countries (see table 1). Comparison of these amounts, even when translated into United States dollars, is difficult because of variations among the countries in prices and in the groups of commodities which each would consider essential for a given level of living. The following information may help the reader evaluate benefit amounts.

In Great Britain, wages of manual workers in manufacturing, mining (except coal), construction, transportation (except railways), and public utilities averaged 108s. a week in October 1947, 128s. for male adult workers (*Ministry of Labour Gazette*, April 1948, pp. 115-119). In Canada, average weekly salaries and wages in eight leading industries (manufacturing, logging, mining, communication, transportation, construction and maintenance services, and trade) were \$39.44 on March 1, 1948 (*Labour Gazette*, June 1948, p. 658). In Australia the average basic wage in effect for adult male unskilled workers in May 1948 in six State capitals was 114s. per week (*New South Wales Industrial Gazette*, March 1948, p. 650). The latest basic wage award for male adults in New Zealand was effective October 1, 1947; it set the basic wage for unskilled workers at 115s., semiskilled at 118s. to 127s., and skilled at 132s. (New Zealand Legation). Basic wage awards represent, in general, the minimum wage for a full-time week.

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¹See Arthur J. Altmeyer, "Dependents' Allowances in Social Insurance," *Social Security Bulletin*, April 1947, pp. 3-6.

²*Social Insurance and Allied Services*, 1942, p. 154. Descriptions of the Beveridge proposals and of the social insurance program adopted by Great Britain will be found in the *Bulletin* for December 1942, January 1943, November 1944, and February 1947.

OTHER PROVISIONS FOR DEPENDENTS

Since provisions for dependents' benefits complement the basic benefit provisions and depend on the specific character of the social security program of a country, the following pages include a brief general description of the social security program in each of the four countries, as well as the special provisions for dependents.

Great Britain

In 1941, Great Britain undertook a survey of its social insurance and allied services. The resulting plan for social security began with a diagnosis of want.⁶ Interruption or loss of earnings was found to be the major cause of need, with large families a con-

⁶ Beveridge, op. cit., p. 7.

tributing factor. Allowances for each child in the family except the first were therefore provided as an initial step; the program began operation in August 1946. That same year the Parliament enacted a comprehensive social insurance scheme, incorporating existing programs. This plan, which became effective July 5, 1948, provides cash payments when earnings are interrupted or cut off because of unemployment, sickness, disability (extended sickness), death, or retirement through age. Cash payments for industrial injury and death replaced workmen's compensation; the benefit is related to the degree of disablement and not as formerly to the assessed loss of earning power. Also beginning July 5, 1948, health services were made available to all residents of Great Britain without insurance qualification. Finally, for persons in

need despite those programs, assistance is given on the basis of a means test.⁶ A minimum level of subsistence for all persons is the objective of the combined programs.⁷ The following discussion is limited to the National Insurance Act, which provides benefits for unemployment, sickness, maternity, extended disability, death, and retirement.

⁶ The Family Allowances Act, 1945, 8 and 9 Geo. 6, ch. 41; the National Insurance Act, 1946, 9 and 10 Geo. 6, ch. 67; the National Insurance (Industrial Injuries) Act, 1946, 9 and 10 Geo. 6, ch. 62; the National Health Service Act, 1946, 9 and 10 Geo. 6, ch. 81; the National Assistance Act, 1948, 11 and 12 Geo. 6, ch. 29.

⁷ See Carl Farman and Catherine Perrins, "The New British System of Social Security," *Social Security Bulletin*, February 1947, pp. 9-19. See also John S. Morgan, "Some Recent Developments in Social Service in Great Britain," *Social Security Bulletin*, June 1947, pp. 3-10.

TABLE 1.—Comparison of selected social security provisions in Australia, Canada, Great Britain, and New Zealand, 1948

Item	Australia	Canada	Great Britain	New Zealand
Family allowances				
Qualifying conditions.	Child under age 16. Child unmarried if girl. Claimant (not institution) has custody, care, and control of 2 or more children. Child and claimant born in Australia, or both resident 1 year; if likely to be permanent residents, no residence requirement. Institution (not government hospital for insane), approved by Director-General, has child inmates. Each child in family, except 1, eligible; each child in qualified institution eligible.	Child under age 16. Child unmarried if girl. Child maintained by parent (including stepparent, adoptive or foster parent) or other persons—not an institution. Child fulfills Province requirements for school attendance. Child born in Canada and resident since birth; or child resident 3 years before registration; or 1 parent domiciled in Canada continuously from date 3 years before child's birth to date of registration. Each child in family eligible.	Child under upper limit of compulsory school age (15 at present); or under 16 if apprentice or attending school. Child in family consisting of man and wife living together with their, his, or her children and children maintained by them; or man with his children and children maintained by him; or woman with her children and children maintained by her. Parent British subject born in United Kingdom or qualified under other prescribed conditions. Each child in family, except first, eligible. 5s. a week (£13 a year) for each child in family except first.	Child under age 16; child 16 or 17 if attending school (discretionary); and child over 16 if disabled (discretionary). Child in care and control of applicant, dependent on him, and a member of his family; but Commission may regard a child who is not a family member as such if he is being maintained as one. Child includes stepchild and adopted child. Child born in New Zealand or resident 1 year. Each child in family eligible. Allowance may be withheld or reduced if applicant has defaulted in social security contribution. 10s. a week (£26 a year) for each child in family.
Amount of allowance.	7s. 6d. a week (£19 10s. a year) for each child in family except 1 and for each child in qualified institution.	For each child in family: aged 13-15 years, \$8 a month; aged 10-12, \$7; aged 6-9, \$6; under 6, \$5. \$1 deducted for fifth child in family, \$2 for sixth and seventh, and \$3 for eighth and each additional child.		
Orphans' benefits				
Qualifying conditions.	No provision. (See Family allowances.)	No provision. (See Family allowances.)	Child defined as for family allowances. Parents, including stepparents, dead and 1 parent insured (i. e., on or after effective date of Act, parent was over school-leaving age and under pensionable age, was in Great Britain, and fulfilled certain residence requirements); but these requirements may be modified for adopted or illegitimate child, for child whose parents are divorced or whose parents (1 or both) cannot be traced. Child is in applicant's family for time being. Each orphan in family eligible. 12s. a week (£31 4s. a year) for each orphan.	Child under age 16; under 18 if attending school (discretionary). Both parents, including stepparents and adoptive parents, dead. Child born in New Zealand or last surviving parent resident 3 years. Applicant has care and control of child. Child not in State institution. Benefit may be withheld or reduced if applicant has defaulted in social security contribution. Each orphan in family eligible.
Amount of benefit.	No provision.	No provision.		£1 a week (£52 a year), maximum, for each orphan, reduced for any income received.

The cost of the social insurance benefits is divided among the employer, when there is one, the Government, and the insured person. The population is divided for insurance purposes into groups of (1) the employed, (2) the self-employed, (3) the nonemployed. The benefits to which an insured person is entitled depend

on the group in which he is insured. Contributors in group 1 are covered for all risks; those in group 2 for all except unemployment; and those in group 3 for all except sickness, unemployment, and maternity allowances (but persons in this group are covered for the maternity grant and the attendance allowance).

The social insurance scheme covers all residents of Great Britain. A person comes under the program if on or after the day the act goes into effect (July 5, 1948) he is over school-leaving age (15 years at present) and under pensionable age (65 years for men, 60 years for women), is in Great Britain, and fulfills such residence conditions

TABLE 1.—Comparison of selected social security provisions in Australia, Canada, Great Britain, and New Zealand, 1948—Continued

Item	Australia	Canada	Great Britain	New Zealand
Retirement benefits				
Qualifying conditions for basic benefit.	Aged 65 years or over (60 or over, if woman). Resident 20 years. Benefit reduced if income and property exceed specified sums.	Aged 70 years or over. Resident 20 years. Income below specified amounts.	<i>For insured person:</i> Aged 65 years or over (60 or over, if woman). 156 weekly contributions paid and yearly average of 50 paid or credited. Reduced benefit may be paid if conditions are not fully met. Retired from regular employment unless 5 years or more beyond pensionable age. <i>For woman with insured husband:</i> Woman was married to him at age 60, or married him later and satisfied further conditions, or was entitled to widow's benefit immediately before age 60. Husband dead, or over age 65 and both have retired from regular employment (or are 5 years or more beyond pensionable age).	<i>Age benefit:</i> Aged 60 years or over. Resident 20 years (if resident in 1938, 10 years). Benefit reduced if income and property exceed specified sums; benefit may be withheld or reduced if applicant has defaulted in social security contribution. <i>Superannuation benefit:</i> Aged 65 years or over. Resident 20 years (if resident in 1938, 10 years). Benefit may be withheld or reduced if applicant has defaulted in social security contribution.
Amount of basic benefit.	£97 10s. a year, maximum, reduced if income and property exceed specified sums.	Federal-matching maximum, \$30 a month. Provinces may pay more, but Dominion Government contributes 75 percent of \$30 or of the pension paid by the Province, whichever is less.	<i>For insured person:</i> 26s. a week (£67 12s. a year) reduced if earnings exceed 20s. a week when pensioner is less than 5 years beyond pensionable age. <i>For woman with insured husband:</i> 16s. a week (£41 12s. a year) if he is alive; otherwise, 26s. a week. Reduced if her earnings exceed 20s. a week when under age 65. Benefits for both insured person and wife are increased if contributions as an employed or self-employed person are made after pensionable age; benefits may be reduced if contribution requirements are not fully met.	<i>Age benefit:</i> £117 a year, reduced if income and property exceed specified sums. Benefit of totally blind person previously receiving invalidity benefit to be not less than invalidity benefit that would be payable to him. <i>Superannuation benefit:</i> £30 for year beginning Apr. 1, 1948. Increases £2 10s. annually to maximum of £117.
Wife's allowance.	£52 a year, maximum, if wife is living with husband who is permanently incapacitated or blind. Wife ineligible if receiving social security or service pension. Woman who has lived as wife for 3 years defined as wife. Allowance reduced if income and property exceed specified sums.	No provision.	16s. a week (£41 12s. a year) for wife under age 60, not earning more than 20s. a week, residing with husband and wholly or mainly maintained by him. Allowance is part of husband's benefit and subject to reduction for his earnings.	<i>Age benefit:</i> £117 a year if wife is not receiving social security benefit or war pension. Allowance discretionary; reduced if couple's income and property exceed specified sums. <i>Superannuation benefit:</i> No provision. (See Family allowances.)
Child's allowance.	£13 a year if pensioner is blind or permanently incapacitated and if pensioner or wife has custody, care, and control of 1 or more children under age 16. (See also Family allowances.)	No provision. (See Family allowances.)	7s. 6d. a week (£19 10s. a year) for first child in family. Allowance is part of parent's benefit and subject to reduction for his earnings. (See also Family allowances.)	No provision. (See Family allowances.)
Maximum other income without reduction in benefit.	£52 a year for each beneficiary (unless permanently blind) and for wife receiving allowance, plus £28 a year for each dependent child under age 16 less payments received for child. Income of either spouse equals half combined income of both. If pensioner is permanently blind, £279 10s. a year (combined income of husband and wife), plus £28 a year for each dependent child under age 16 less payments received for child.	<i>Maximum total income (including pension) for Federal matching:</i> \$600 a year if unmarried. \$1,060 (combined income of husband and wife) if married to sighted spouse. \$1,200 (combined income of husband and wife) if married to blind spouse.	Income (other than earnings) does not affect eligibility for or amount of benefit.	<i>Age benefit:</i> £52 a year if unmarried. £169 a year (combined income of husband and wife) if spouse is not also a beneficiary. £52 a year (combined income of husband and wife) if both spouses are beneficiaries. Total income of husband and wife, including benefit, is limited to £286 a year if man is beneficiary and wife receives allowance. <i>Superannuation benefit:</i> Income does not affect eligibility for or amount of benefit.

as are prescribed.^a A person whose income is £104 a year or less may, on application, be excepted from paying

^a Arrangements were made to merge the rights of persons under the existing programs into insurance under the new sys-

tem, but benefits will not be immediately available for persons who are entering insurance for the first time.

self-employed persons.^b Eligibility for benefits is usually based on payment of a certain number of weekly con-

^b Parliamentary Debates, Commons, 1945-46, vol. 423, col. 1375.

TABLE 1.—Comparison of selected social security provisions in Australia, Canada, Great Britain, and New Zealand, 1948—Continued

Item	Australia	Canada	Great Britain	New Zealand
Disability benefits				
Qualifying conditions for basic benefit.	Aged 21 years or over (16-20 if not adequately maintained by parents). Resident 5 years. Became permanently incapacitated or blind in Australia, unless resident for 20 years or before age 3. Benefit reduced if income and property exceed specified sums.	Aged 21 years or over..... Resident 20 years..... Blind..... Income below specified levels.	Sickness benefits extended beyond 1 year if 156 weekly contributions as employed or self-employed person have been paid. Reduced benefit may be paid if conditions are not fully met. Under pensionable age, unless not retired from regular employment but eligible for retirement pension if he retired.	Aged 16 years but under 60 (i. e., not qualified for an age benefit). Resident 10 years (20 years if not resident in 1936 and if disabled outside New Zealand). Totally blind or permanently incapacitated. Benefit reduced if income and property exceed specified sums; benefit may be withheld or reduced if applicant has defaulted in social security contribution.
Amount of basic benefit.	£97 10s. a year, maximum, reduced if income and property exceed specified sums. For persons under age 21, extent of parent's support or ability to support considered in determination of rate.	Federal-matching maximum, \$30 a month. Provinces may pay more, but Dominion Government contributes 75 percent of \$30 or of the pension paid by the Province, whichever is less.	26s. a week (£67 12s. a year) except: Persons under age 18, with no dependents, 15s. a week. Married woman living with nondisabled husband or separated from husband but able to obtain support—16s. if over age 18 or if under 18 but with adult dependent (other than husband) or child dependent; 15s. if under 18 with no dependents. Persons over pensionable age, lesser of 26s. or rate of retirement pension. Benefit may be reduced if contribution conditions are not fully met.	£91 a year if unmarried and under age 20, £117 a year in other cases; benefit reduced if income and property exceed specified sums. Additional allowance of 25 percent of earnings for totally blind pensioner. Benefit of invalid wife may be increased if household assistance is paid for.
Wife's allowance.	£52 a year, maximum, if living with husband. Wife ineligible if receiving social security or service pension. Woman who has lived as wife for 3 years defined as wife. Allowance reduced if income and property exceed specified sums.	No provision.....	16s. a week (£41 12s. a year) for wife not earning more than 20s. a week, residing with husband, and wholly or mainly maintained by him.	£117 a year if wife is not receiving a social security benefit or war pension; allowance reduced if income and property exceed specified sums.
Child's allowance.	£13 a year if pensioner or wife has custody, care, and control of 1 or more children under age 16. (See also Family allowances.)	No provision..... (See Family allowances.)	7s. 6d. a week (£19 10s. a year) for first child in family. (See also Family allowances.)	No provision. (See Family allowances.)
Other allowance.	No provision.	No provision.....	If beneficiary is married woman, 16s. a week for husband if incapable of self-support and wholly or mainly maintained by her. If spouse does not qualify, 16s. a week for adult relative residing with beneficiary and wholly or mainly maintained by him, or for woman caring for beneficiary's child. Further conditions to be prescribed. Only 1 allowance paid for adult dependents.	No provision.
Maximum other income without reduction in benefit.	£52 a year for each beneficiary (unless permanently blind) and for wife receiving allowance, plus £26 a year for each dependent child under age 16 less payments received for child. Income of either spouse equals half combined income of both. If pensioner is permanently blind, £279 10s. a year (combined income of husband and wife), plus £26 a year for each dependent child under age 16 less payments received for child.	Maximum total income (including pension) for Federal matching: \$720 a year if unmarried; \$920 a year if unmarried and has dependent child; \$1,200 a year (combined income of husband and wife) if married to sighted spouse; \$1,320 a year (combined income of husband and wife) if married to blind spouse.	Income does not affect eligibility for or amount of benefit.	£78 a year if man has been married and has dependent child. £52 a year (combined income of husband and wife) if beneficiary is married man. £169 a year (combined income of husband and wife) if beneficiary is married woman. £52 a year in other cases. Total income of husband and wife, including benefit, cannot exceed £7 6s. a week (£377 a year) if benefit of invalid wife is increased because of household assistance. First £156 of earnings of blind person disregarded in computing income for reduction in benefit. Total income of totally blind beneficiary, including benefit and all earnings, cannot exceed £273 a year if allowance of 25 percent of earnings is added to benefit.

tributions and on payment or credit either of a specified yearly average number since entering into insurance or of a specified number in the preceding year. Contributions are credited for periods of unemployment, illness, or full-time education or apprenticeship.

Applicants for social insurance benefits in Great Britain must pass a work or earnings test when it seems necessary to determine if the specified risk has been suffered. A work test is

inherent in the qualifications for unemployment or sickness benefits, which are paid only for days in which the applicant does not work. A retirement pension is paid only when the aged person has given up regular employment. He may engage in work "occasionally or to an inconsiderable extent"; if his earnings exceed 20s. in any week, his work is deemed more than inconsiderable and his pension is reduced by the excess. If a worker who has reached pensionable age de-

fers his retirement for 5 years or less, the amount of his pension on retirement is proportionately increased. At age 70 (65 for women) he is assumed to have retired whether or not he is earning; most persons in that age group actually have retired. Except for the first 13 weeks after the husband's death, a widow under pensionable age can receive benefits only if the conditions are such that her inability to work can be presumed or that family responsibilities keep her

TABLE 1.—Comparison of selected social security provisions in Australia, Canada, Great Britain, and New Zealand, 1948—Continued

Item	Australia	Canada	Great Britain	New Zealand
Widows' benefits				
Qualifying conditions for widow's benefit.	Husband is dead, divorced (and wife unremarried), separated, confined in hospital for insane, or imprisoned. Widow (a) either maintains or has custody, care, and control of child under age 16 (or if father is not imprisoned, under 18 when in school, not employed, and dependent on widow); and assumed care of child before event making her widow unless child is son or daughter of theirs or was maintained by her before enactment of Widows' Pension Act, (1942); and has nonexempt property valued at £1,000 or less (£650 or less if husband is imprisoned); or (b) is over age 50 and has nonexempt property valued at £650 or less. Widow at time of husband's death or within 26 weeks thereafter is in necessitous circumstances but cannot qualify under conditions above. When husband is dead, widow in all cases includes a woman who lived as his wife 3 years before his death and was wholly or mainly maintained by him but was not legally married to him. Resident 5 years (widow). Benefit reduced if income, and sometimes property, exceeds specified sum.	No provision.....	Husband dead and at death had paid 156 weekly contributions and had yearly average of 50 paid or credited. Reduced benefit may be paid if contribution conditions are not fully met. Widow (a) has child under school-leaving age who was at husband's death a child of his family or is a son or daughter of theirs; (b) had a child and stopped receiving benefits after age 40 but before age 60, and 10 years or more elapsed since marriage; (c) was widowed after age 50 but before age 60 and married at least 10 years; (d) was disabled when widow's benefit stopped (if regulations so provide); or (e) was pregnant when husband died. During first 13 weeks of widowhood, receives widow's benefit if she is under age 60, or if she is over 60 and husband was not entitled to retirement pension. (For widows aged 60 or over, see Retirement benefits.)	Husband is dead, detained as mental defective, or has deserted wife. Widow (a) is mother of child (including stepchild or child adopted before event making wife a widow, or, at discretion of Commission, any child maintained by widow if that child was at any time maintained by her husband) under age 16 (or, at discretion of Commission, under 18 if in school); (b) had child and was married at least 15 years or spent 15 years in marriage and child-caring; (c) was widowed after age 50 and married at least 5 years; (d) was widowed after age 40 and married at least 10 years, is over age 50, and 15 or more years have elapsed since marriage. Resident 5 years (both widow and husband) unless widow has child born in New Zealand, when no period of residence is specified. Benefit may be withheld or reduced if applicant has defaulted in social security contribution; benefit reduced if income, and sometimes property, exceeds specified sum.
Amount of widow's benefit.	£110 10s. a year, maximum, for widow with child (£83 4s. if husband is imprisoned), reduced if other income exceeds specified sum (if husband is imprisoned, reduced for property also). £83 4s. a year, maximum, for widow over 50, reduced if other income and property exceed specified sums. £1 17s. 6d. a week (£97 10s. a year) for widow in necessitous circumstances (payable only in first 26 weeks after husband's death). Allowance for child included in widow's benefit. (See also Family allowances.)	No provision.....	36s. a week (£93 12s. a year) for first 13 weeks of widowhood. 33s. 6d. a week (£87 2s. a year) for widow caring for child, reduced if earnings exceed 30s. a week. 26s. a week (£67 12s. a year) for other widows, reduced if earnings exceed 30s. a week. Benefit may be reduced if contribution conditions are not fully met.	£117 a year, reduced if other income, and property for widows over age 60 without child under age 16, exceeds specified sum. Additional allowance of £65 a year is paid at discretion of Commission if child or children under age 16 are dependent on widow.
Child's allowance.	Widow in necessitous circumstances, no income exemptions given. Other widows, £52 a year plus £13 for first dependent child under age 16 and £26 for each other such child less amounts received for children: first £39 received for each child from deserting or divorced husband is not included in income.	No provision.....	7s. 6d. a week (£19 10s. a year) for first child during first 13 weeks of widowhood. Allowance for first child included in widow's benefit after first 13 weeks. (See also Family allowances.) Income (other than earnings) does not affect eligibility for or amount of benefit.	No provision. (See Family allowances.)
Maximum other income without reduction in benefit.		No provision.....		£78 a year for widow under age 60 or widow caring for child. £52 a year for other widows (same as age benefit). Income of husband who is mental defective is considered widow's income.

TABLE 1.—Comparison of selected social security provisions in Australia, Canada, Great Britain, and New Zealand, 1948—Continued

Item	Australia	Canada	Great Britain	New Zealand
Unemployment and sickness benefits				
Qualifying conditions for basic benefit.	Temporarily incapacitated for work and suffering loss of income; or unemployed, able, and willing to work, and seeking work. Aged 16-64 years (16-59 if woman). Resident 1 year or likely to remain in Australia. Married woman living with husband cannot qualify for sickness benefit if he can maintain her; if he can partially maintain her, reasonable benefit, not exceeding maximum rate, may be paid. Benefit reduced if income exceeds specified sum.	Aged 16 years or over..... Unemployed and able to and available for work, but unable to obtain suitable employment. (Worker is not unemployed in any day in which he earns more than \$1.50.) Contributions paid with respect to unemployed person for 180 days in insurable employment in 2 years preceding benefit year and, except for first benefit year, contributions paid for 60 days since commencement of last benefit year; at least half of contributions made in year preceding benefit year must have been above lowest contribution rate.	Incapable of work by reason of some specific disease resulting in bodily or mental disablement; or unemployed and able to and available for work. Under pensionable age, unless not retired from regular employment but eligible for retirement pension if he retired. 26 weekly contributions paid and 50 paid or credited in last contribution year. Reduced benefit may be paid if contribution conditions are not fully met. (For unemployment benefit, contributions made as employed person; for sickness benefit, as employed or self-employed person.)	Temporarily incapacitated and suffering loss of income; or unemployed, able and willing to work, and seeking work. Aged 16 years or over for sickness benefit; aged 16 years but under 50 (i. e., not qualified for an age benefit) for unemployment benefit. Resident 1 year. Married woman qualifies only if husband cannot maintain her. Sickness benefit reduced if other income exceeds specified amount. Unemployment benefit may be reduced for other income and property. Either benefit may be withheld or reduced if applicant has defaulted in social security contributions.
Amount of basic benefit.	18s. a week (£39 a year) if aged 16-17 and unmarried. £1 a week (£52 a year) if aged 18-20 and unmarried. £1 5s. a week (£55 a year) in other cases. Benefit reduced for income in excess of specified sum. Sickness benefit cannot exceed income loss.	\$4.20 to \$14.40 a week (70¢ to \$2.40 a day), depending on employee's previous wages.	26s. a week (£67 12s. a year) except: Persons under 18 years of age, with no dependents, 15s. a week. Married woman living with non-disabled husband or separated from husband but able to obtain support—16s. for sickness and 20s. for unemployment if over age 18 or if under age 18 with adult dependent (other than husband) or child dependent; 15s. if under age 18 with no dependents. Persons over pensionable age, lesser of 20s. or retirement pension. Benefit may be reduced if contribution conditions are not fully met.	26s. a week (£65 a year) if aged 16-19 with no dependents. 45s. a week (£117 a year) in other cases. Sickness benefit cannot exceed income loss. Sickness benefit reduced for other income; reduction in unemployment benefit for income and property discretionary.
Wife's allowance..	£1 a week (£52 a year) if wife is dependent; less if she is partially dependent. Wife ineligible if she is receiving social security or service pension of £1 a week or more. Pension under £1 deducted from allowance.	60¢ to \$3.90 a week (10¢ to 65¢ a day), depending on employee's previous wages, for wife wholly or mainly maintained by beneficiary.	16s. a week (£41 12s. a year) for wife not earning more than 20s. a week, residing with husband, and wholly or mainly maintained by him.	45s. a week (£117 a year) for wife dependent on beneficiary if she is not receiving social security or war pension.
Child's allowance.	5s. a week (£13 a year) if beneficiary has one or more children under age 16 in care or is contributing 5s. a week to child's maintenance. (See also Family allowances.)	If wife does not qualify, amount of wife's allowance for child under age 16 (including stepchild, adopted child, and illegitimate child) wholly or mainly maintained by beneficiary. (See also Family allowances.) If neither wife nor child qualifies, amount of wife's allowance is paid for husband who is dependent on wife, or for relative supported by beneficiary in self-contained domestic establishment.	7s. 6d. a week (£19 10s. a year) for first child in family. (See also Family allowances.)	No provision. (See Family allowances.)
Other allowances.	If beneficiary is married woman, £1 a week (£52 a year) for husband if dependent; less if he is partially dependent. Husband ineligible if he is receiving social security or service pension of £1 a week or more. Pension under £1 deducted from allowance. If wife does not qualify, £1 a week for woman keeping house for man, substantially dependent on him, and caring for one or more of his children under age 16. Woman ineligible if she receives social security or service pension of £1 a week or more. Pension under £1 deducted from allowance. Allowance discretionary.		If beneficiary is married woman, 16s. a week for husband incapable of self-support and wholly or mainly maintained by her. If spouse does not qualify, 16s. a week for adult relative residing with beneficiary and wholly or mainly maintained by him, or for woman caring for beneficiary's child. Further conditions to be prescribed.	If wife does not qualify, 45s. a week (£117 a year) for any person caring for beneficiary's home. Allowance discretionary.
Maximum other income without reduction in benefit.	If unmarried: aged 16, 5s. a week (£13 a year); aged 17, 10s. a week (£26 a year); aged 18-20, 15s. a week (£39 a year). £1 a week (£52 a year) in other cases. For sickness benefit, income excludes first £1 a week in sick benefits received from friendly society. For unemployment benefit, income includes income of spouse but not first £1 a week of social security or service pension received by spouse.	Income (other than earnings of more than \$1.50 a day) does not affect eligibility for or amount of benefit.	Income does not affect eligibility for or amount of benefit.	Sickness benefit: £1 a week (£52 a year), combined income of husband and wife. If receiving friendly society sick benefit, £2 a week (£104 a year), combined income of husband and wife. Unemployment benefit: Reduction for income and property of husband and wife discretionary. No maximum income given in law.

Source: Australia: Social Services Consolidation Act, No. 26 of 1947. Canada: Old Age Pensions Act, ch. 156 of Revised Statutes, 1927; c. 42 of 1931; c. 13 of 1937, c. 67 of 1947; Unemployment Insurance Act, c. 44 of 1940; c. 31 of 1943; c. 68 of 1946; Bill 203 given Royal Assent May 14, 1948; Family Allowances Act, c. 40 of 1944; c. 50 of 1946. Great Britain: The Family Allowances Act, 1945, 8 and 9 Geo. 6, ch. 41; The National Insurance Act, 1946, 9 and 10 Geo. 6, ch. 67. New Zealand: Social Security Act, No. 7 of 1938; No. 31 of 1939; No. 5 of 1940; No. 14 of 1941; Nos. 18 and 19 of 1943; No. 11 of 1945; No. 22 of 1946; No. 28 of 1947.

from working. Earnings of more than 30s. a week refute these presumptions, and the widow's benefit is reduced by the amount of the excess. Earnings are also used as a test of dependency. If a wife is in a gainful occupation and earns more than 20s. a week, she is presumed to be not dependent on her husband, and he cannot claim a dependent's allowance for her.

The universality of the system and particularly the inclusion of nonemployed persons will enable many persons ordinarily dependent on others to qualify for benefits in their own right, although the possible exclusion of some persons at the lowest income levels may reduce the effectiveness of these provisions. Eventually, however, nearly all aged persons will qualify for retirement pensions. For some, of course, this pension will be insufficient because they have special needs; and such persons may have to be at least partly dependent on relatives, or they may qualify for assistance from the National Assistance Board after a means test. Persons aged 70 years and over who cannot qualify for a retirement pension may also claim assistance from the Board.

Benefits for adults under pensionable age—disabled, sick, and unemployed workers, and widows—will also reduce the number of persons dependent on others, but provisions for this age group are not so complete. Nonemployed persons are not eligible for sickness or unemployment benefits, nor are self-employed persons eligible for unemployment benefits. These persons may lose their income or support from other sources, however, and need help. A man may fail in business, a wife may be deserted, or a woman working in a relative's home may no longer be needed.¹⁰ They will not be eligible for unemployment benefits while looking for work.¹¹ The

life-long cripple who has never worked will not qualify for extended sickness benefits.

Despite these limitations, the program provides to virtually all residents insurance against the major economic risks to which they are ordinarily subject. The basic insurance benefit, however, is large enough only for the needs of one person, and others usually depend on that person's income. Great Britain therefore supplements the basic benefit of the sick, disabled, or unemployed worker with allowances for one adult dependent and for the first child, who is excluded from payments under the family allowance system. It increases the retirement pension for the first child and for the wife if she is too young to qualify for a pension of her own. Benefits or allowances that are paid for or to dependents are discussed below.

Wife

Married women are regarded as doing vital unpaid work in the home without which "their husbands could not do their paid work and . . . the nation could not continue."¹² The program gives them special consideration. The wife may pay no contributions and rely solely on her husband's contributions for the wife's retirement pension (see below). If she chooses to keep up her contributions, either as an employed, self-employed, or nonemployed person, she will receive a retirement pension irrespective of her husband's qualifications. She cannot receive retirement pensions, of course, both as a wife and as a contributor. If she contributes as a self-employed person, she will also be eligible for sickness benefits, and if she contributes as an employed person, for both unemployment and sickness benefits. Her unemployment and sickness benefits will be lower, if her husband is not disabled, than those of the single woman, because most married women are

believed to have a different claims experience and different needs.¹³ Whether or not the wife contributes, her husband's benefit will be increased by a dependent's allowance for her under certain conditions. Widow's benefits are based on the husband's contribution and are paid regardless of the wife's status as a contributor. The maternity grant and the 4-week attendance allowance are payable on the basis of either the husband's or the wife's contributions; the 13-week maternity allowance is payable to the gainfully occupied woman on the basis either of contributions paid by her or of contributions credited to her by virtue of her status as a married woman.

Wife's retirement pension.—On the basis of her husband's contributions, the wife qualifies at age 60 for a retirement pension of 16s. if she has retired and if her husband has attained age 65, has retired, and has satisfied the appropriate contribution conditions. Although this payment is conditioned on the husband's qualifications, it is regarded as the wife's retirement pension rather than a dependent's allowance. It is payable to her for life whether or not she continues to live with her husband; it is terminated, however, if she remarries after her husband's death. If the husband has earnings that eliminate his own benefit, they do not reduce the wife's pension. The amount of the wife's pension—16s. a week—is the same as the dependent's allowance, since the presumption is that the husband and wife will continue to live together. When he dies, she receives a pension of 26s. A woman who marries after she attains pensionable age can qualify for a retirement pension on the basis of her husband's contributions but may have to fulfill special conditions.

¹³ Beveridge explained that the married woman will be almost the only claimant for the 13-week maternity allowance. In the past, she has filed proportionately more claims for sickness benefits than the single woman, and when she has been unemployed, her duties as a housewife and the security of her home have made her less eager to seek regular employment. Finally, her subsistence needs are less, as a rule, than those of the single woman, because her home is provided by her husband. (Beveridge, op. cit., pp. 49-52.)

¹⁰ Regulations may provide for treating a person who works for a relative in their common home as not being employed or for disregarding her employment. If a woman kept house for her father or brother, he could maintain her insurance by paying the nonemployed person's contribution. That contribution would entitle her to a retirement pension but not to sickness or unemployment benefits.

¹¹ Beveridge recommended a training benefit for such persons as part of the

national insurance program (Beveridge, op. cit., p. 54). In the White Paper on Social Insurance, the Government proposed that training allowances be paid out of the proceeds of taxation, under arrangements sponsored by the Ministry of Labour. (Great Britain, Minister of Reconstruction, *Social Insurance*, 1944, p. 18).

¹² Beveridge, op. cit., p. 49.

Dependents' allowances.—Dependents' allowances supplement the retirement pension and the unemployment and sickness benefits. When her husband's earnings are interrupted for unemployment or sickness, the married woman can count on the 16s. dependent's allowance, which is added to her husband's benefit by virtue of her dependency. Because many men, particularly those who have remarried, have wives more than 5 years younger than they are and hence not eligible for a retirement pension when the husband reaches pensionable age, a dependent's allowance is added to a man's retirement pension if his wife is under 60 years of age. To have the dependent's allowance added to her husband's retirement, unemployment, or sickness benefit, the wife must be living with or wholly or chiefly maintained by him. If she is engaged in an occupation from which she earns more than 20s. a week, she is not considered dependent and no allowance is paid for her.

Maternity benefits.—Great Britain provides three types of maternity benefits. So that the gainfully occupied woman can discontinue work, a maternity allowance of 36s. a week is paid to her for 13 weeks—6 weeks before confinement is expected and 7 weeks afterward. The woman who has not been gainfully occupied can qualify for an attendance allowance of 20s. for the 4 weeks following confinement; this is to permit her to employ domestic assistance. The purpose of both allowances (which are alternatives) is to protect the mother's health; consequently, she is disqualified if she engages in gainful employment or fails to follow prescribed rules of behavior during the period the allowances are payable. The third type of benefit is a maternity grant of £4 for each child, which is given in either case to help the mother purchase a layette and other necessities.

The gainfully occupied married woman who has elected to be excepted from contributions and to rely on her husband's insurance receives the 13-week maternity allowance under special provisions. During the periods when she is employed or self-employed, contributions are credited to her, and she can qualify for the al-

lowance (but not for other benefits) solely on the basis of those credits. The credited contributions will indicate whether she works regularly and is entitled to the allowance, which is intended only for women who leave their jobs because of pregnancy. The gainfully occupied wife who has continued to contribute under the program will qualify for the allowance on the basis of her contributions as an employed or self-employed person.¹⁴

Widow's benefits.—When her husband dies, the widow receives an allowance of 36s. a week for 13 weeks to help her adjust to the presumed change in economic circumstances. If she has a child, an allowance of 7s. 6d. is added. Whether or not she receives a benefit at the end of the 13 weeks depends on certain presumptions concerning her ability to work and support herself, the needs of her family, and, to some extent, the degree to which she had relied on her husband's support. Qualifications concerning age, earnings, disability, family responsibility, and duration of marriage (or years elapsed since marriage) are therefore imposed.

The widow who has a child under school-leaving age receives an allowance at the end of the 13-week period of 33s. 6d. a week, 26s. for herself and 7s. 6d. for the first child; other children are eligible for family allowances. If she becomes ineligible for this allowance (because she no longer has a child under school-leaving age in her care) after she reaches the age of 40, and if 10 years have elapsed since her marriage, she receives instead a widow's pension of 26s. This allowance is in turn replaced by a retirement pension in the same amount when she reaches age 60. The retirement pension continues for life or until she remarries. In the first Government proposal, the allowance for the mother was to have been replaced by the widow's pension only if the woman was over age 50 when the allow-

ance stopped, but the age limit was reduced to 40 so she could be at home to look after the family while the children were adolescent.¹⁵

The older widow, the pregnant widow, and the disabled widow are also protected. The woman whose husband dies after she reaches the age of 50 receives a widow's pension of 26s. if she has been married at least 10 years. When she is 60 years old, a retirement pension in the same amount replaces it. A widow's pension of 26s. is paid to the widow who is pregnant when her husband dies. This pension starts when the 13-week widow's allowance or other widow's benefit terminates, and it continues until the child is born and the widow can qualify for a widowed mother's allowance. Finally, if regulations so provide, the widow who is disabled and incapable of self-support when a widow's benefit terminates will receive the widow's pension of 26s. as long as the disability continues. If the disability ceases after she is 50 years of age and if 10 years have elapsed since her marriage, her pension continues until age 60, when it is replaced by a retirement pension.

Whenever, after the first 13 weeks of widowhood, the widow earns more than 30s. a week, earnings in excess of that amount are deducted from her benefit. The system is thereby relieved of the care of widows who are working and providing for themselves.

The early age at which some widows without children qualify for a pension as compared with age 60, the retirement age for other women, was defended by the Minister of National Insurance. "Pensions are to be made available in these cases," he said, "because Parliament did not think it right to expect that such widows should and could find their feet again in the labor market after being out of it for so long. The position of such women and that of the spinster who will normally have never been out of the employment field are clearly quite different."¹⁶ Beveridge, in discussing the

¹⁴ The 13-week maternity allowance is also available to an unmarried woman, but she cannot claim the special credit of contributions which is given to the married woman. The unmarried woman is also eligible for the attendance allowance (if she did not qualify for the maternity allowance) and the maternity grant, if she has satisfied the contribution conditions.

¹⁵ *Parliamentary Debates, Commons*, 1945-46, vol. 418, col. 1747.

¹⁶ "Mr. James Griffiths Answers the Spinsters," *National Insurance Gazette*, May 29, 1947, pp. 232-3. He pointed out, too, that the spinster who is not strong

difficulty of deciding whether pensions should be granted as of right to childless widows below pensionable age, had concluded that such pensions should not be payable—that persons physically fit for work should not be retired before they reached pensionable age.¹⁷

Husband

When the husband is disabled, his wife may assume the position of the chief breadwinner. The husband then becomes the dependent, and when the wife's earnings are interrupted for unemployment or sickness the family's need for benefit is as great as when he is out of work. She therefore receives the full basic benefit of 26s. a week and a dependent's allowance of 16s. for her husband if he is wholly or chiefly maintained by her and is incapable of self-support. She is, of course, eligible for unemployment benefits only if she has paid contributions as an employed person and for sickness benefits only if she has paid as an employed or self-employed person.

The husband cannot receive a widower's benefit or a retirement pension on the basis of his wife's contributions. If he is disabled and did not have an opportunity to become insured before his disability started, his wife can pay contributions for him as a nonemployed person and enable him to qualify for his own retirement pension.

After the system gets under way, most persons who are regularly employed or self-employed are expected to be able to meet the contribution requirements for sickness and retirement benefits. A disabled husband should ordinarily be able to qualify for extended sickness benefits and for retirement pensions on the basis of contributions he had paid while working and those that were credited after he became disabled.

Child

Family allowances are paid for all children in the family except the first. In two instances, additional provisions

enough to continue working until age 60 can draw unemployment or sickness benefits; she is in no worse position than the man employed in heavy manual work who cannot retire until he is aged 65.

¹⁷ Beveridge, op. cit., p. 65.

are made. The first child in the family was left out of the family allowance provisions because a man's wages are usually sufficient to cover the needs of two adults and one child.¹⁸ But when the parent's earnings are interrupted, he needs some assistance for the child who is entirely dependent on him. Accordingly, an allowance of 7s. 6d. a week is provided for the first child in the family when the insured person is drawing unemployment or sickness benefits or a retirement pension. A widow receives an allowance for the first child during the 13 weeks following her husband's death, and the widowed mother's benefit includes an allowance for one child.

The second situation in which the child needs more than is provided by the family allowance system is when both parents die. A guardian's allowance of 12s. a week for each orphan is paid to any person who cares for such children as members of his family. These payments are intended to encourage the absorption of orphans into individual homes rather than into institutions.

Other Dependents

When the worker's earnings are interrupted for unemployment or sickness, the duration of the benefits, while it can be long, is expected to be brief. The worker would not normally disrupt his home during that period by discontinuing the support of persons dependent on him or essential to the maintenance of his household, even if an allowance were not provided for them. To prevent hardship, the plan defines dependents more liberally for those benefits.

Thus, if an adult dependent's allowance is not paid for a wife or disabled husband, it may be paid for a relative wholly or chiefly maintained by the worker and residing with him, or for a woman who is caring for his children. Further conditions are to be prescribed in connection with these persons.

An allowance is paid for only one adult dependent (wife, disabled husband, woman caring for the beneficiary's child, or other relative), regardless of how many adults the beneficiary is supporting. This limitation

¹⁸ Beveridge, op. cit., p. 155.

has been in effect since 1921, when allowances were first added to the unemployment insurance benefit.

Australia and New Zealand

While the social security systems of Australia and New Zealand differ from each other in some respects, they have many similarities—particularly in financing and determination of eligibility—that distinguish them from the British system.¹⁹

Australia and New Zealand impose a tax on income to finance social security benefits. The tax record is not used, however, in determining whether a claimant is eligible for benefits except that New Zealand may withhold or reduce the benefit of an applicant who has defaulted in his social security contribution. In Great Britain, eligibility for all social insurance benefits, except the guardian's allowance, is based on the number of contributions paid or credited.

Residence requirements are imposed by New Zealand and Australia for virtually all benefits.²⁰ In general, they require the longest periods of residence for the benefits for which Great Britain imposes the most severe contribution requirement, and no residence, or only a brief period, for benefits for which the British contribution requirement is slight.²¹ These requirements ensure that contributions have been made to the social security fund if the applicant had enough income to pay, and they also serve (as

¹⁹ See Social Security Department (New Zealand), *Social Security Monetary Benefits and War Pensions in New Zealand*, 1948; Jacob Fisher, "The New Zealand Social Security Program," *Social Security Bulletin*, September 1945, pp. 8-11; Department of Social Services (Australia), *Social Services*, 1946; J. B. Chifley, *Social Security and Reconstruction*, 1944 (?).

²⁰ Under a reciprocity agreement between New Zealand and Australia for the payment of old-age and invalid pensions, residence in one country is accepted as residence in the other.

²¹ According to John S. Reid, "The residential qualifications ranging from twenty years in the case of age benefits to three years for widows and to nothing for health benefits are explained by the general attitude that age benefits are payable after service to the community while health benefits are provided to meet emergencies." (John S. Reid, "The Development of Social Security in New Zealand," reprinted from the *University of Toronto Law Journal*, Vol. 6, No. 1, 1945, p. 10.)

contribution requirements do in other systems) to prevent exploitation of the fund.

The test of resources is a distinguishing characteristic of both the New Zealand and Australian systems. It does not apply, however, to all types of benefits, nor is it concerned with all types of resources. Australia applies an income test for all benefits that are a partial replacement of wage loss (age, invalidity, widow's, unemployment, and sickness). In New Zealand the test is applied to the age, invalidity, widow's, and sickness benefits but not to the superannuation benefit, and its application to the unemployment benefit is left to the discretion of the Social Security Commission.²² A property test is less general. It does not appear in the sickness benefit of either country or in the unemployment benefit of Australia; it is discretionary in the New Zealand unemployment benefit. New Zealand widows need not report their property unless they are over 60 years of age and are not caring for a child. The possession of property affects all widow's benefits in Australia, but the Director-General of Social Services may direct that the whole or any part of it may be disregarded. Certain kinds of income and property are disregarded in the resources test, and in addition a specified amount of the nonexcluded kind is exempt.²³ Re-

sources of the beneficiary are usually combined with those of his spouse if they are living together.²⁴

Both New Zealand and Australia have carried over from former pension laws certain moral qualifications for age, invalidity, and widow's benefits.²⁵ The usual requirement is that the applicant must be of good character; for age benefits the law also requires that the husband must not have deserted his wife or have failed to maintain his wife and children within a specified period, while the wife must not have deserted husband or children. Under the present administration in New Zealand, these provisions do not seem to play much part in the determination of claims.²⁶ To the extent that they are used, however, the administrator has somewhat more discretion in the granting of benefits than is true in Great Britain.

While the systems of Australia and New Zealand differ from that of Great Britain in financing and in determination of eligibility, they resemble it in benefit structure. New Zealanders and Australians, like people in Great Britain, are presumed to be in need of cash benefits when they are aged, disabled, widowed, unemployed, or sick, and benefits are provided in those circumstances.²⁷ Applicants must there-

validity, and widow's pensions, it also excludes friendly society benefits, trade-union benefits, and gifts from parents and children.

²⁴ An exception is the Australian sickness benefit, in which only the income of the beneficiary is considered. This provision would have limited effect when the wife was the claimant because the married woman cannot draw a benefit if her husband is able to support her. A sick husband would not, however, have his benefit reduced for his wife's earnings.

In its age and invalidity pensions, Australia permits the Director-General of Social Services to make exceptions to the rule that property and income of husband and wife shall be half the total property and income of both "for any special reason, in any particular case."

²⁵ See International Labor Office, *Approaches to Social Security: An International Survey* (Studies and Reports, Series M, No. 18), 1942, p. 6.

²⁶ See Jacob Fisher, *Cash Benefits Under the New Zealand Social Security Program* (Bureau of Research and Statistics Report No. 13), 1945, pp. 35-39; and Leslie Lipson, "The New Zealand Means Test: An Appraisal," *Public Administration* (Winter Number 1944/45), p. 135.

²⁷ A "special benefit" in Australia and an

fore pass tests concerning those conditions as well as a test of resources.

In all three countries the benefit is a flat amount specified in the law and is not related to the claimant's previous wages or his actual need.²⁸ In Australia and New Zealand a deduction is usually made from that flat amount if the beneficiary has other income and, for some benefits, if he has property of more than a specified exempt amount. Great Britain reduces the amount of some benefits if the beneficiary's earnings are more than a specified exempt amount, but disregards other income and property.

The treatment of dependents in the Australian and New Zealand systems is similar in many ways to the British provisions. All three countries try to prevent as many persons as possible from being dependent on others by giving them basic benefits for age, disability, widowhood, sickness, and unemployment. In addition to these basic benefits, they provide allowances for dependents whom the beneficiary can be presumed to be supporting.

Wife

Benefits on her own eligibility.—

The married woman in New Zealand or Australia qualifies for an age or invalidity benefit as easily as does her husband but not entirely independently of him. Since the income and property of both spouses are considered in granting the benefit, the husband's resources may prevent the wife from obtaining it (and vice

"emergency benefit" in New Zealand may be paid at the discretion of the administering officer to persons who cannot qualify for other benefits and who are unable to earn a sufficient livelihood for themselves and their dependents.

Both countries have workmen's compensation systems; in Australia it is provided by the States. In New Zealand, disability benefits are paid to miners under a special program. The entire population in New Zealand is eligible for medical care and related services under a health benefits program authorized by the Social Security Act. Australia has programs for hospital, tuberculosis, and pharmaceutical benefits.

²⁸ The Australian law gives the Director-General power to cancel, suspend, reduce, or increase a benefit for age, invalidity, widowhood, unemployment, or sickness if he considers such action advisable. Information on the extent to which this authority is used is not available.

²² Two retirement benefits—superannuation and age benefits—are provided under the New Zealand law (see table 1). The amount of the superannuation benefit is at present smaller than the age benefit, but rises by £3 10s. each year, and by 1983 is scheduled to be equal in size to the age benefit and presumably to supersede it for persons 65 years and over, since no income test is involved. The age benefit will continue to be paid to persons 60-64 years. The superannuation benefit is paid at age 65, is not reduced for income or property, and has no wife's allowance; the amount for the year beginning April 1, 1948, is £30. The age benefit is paid at age 60, is reduced for income and property, and has a wife's allowance; the maximum amount in 1948 is £117 a year.

²³ Both countries disregard such property as home, furniture, and some life insurance. New Zealand exempts an additional £500 in property and Australia, £50.

The chief exclusions from income in New Zealand are payments resulting from the conversion of property. Australia excludes from income the value of certain government benefits; for old-age, in-

versa). Income and property do not affect New Zealand's superannuation benefit, however, and the wife can qualify for that benefit without regard to her husband's resources.

In Great Britain a married woman living with her husband gets a lower unemployment or sickness benefit than other adult beneficiaries unless her husband is disabled and she supports him. New Zealand does not permit a married woman to receive either the unemployment or sickness benefit if her husband can maintain her. For the sickness benefit, Australia disqualifies a married woman if it is reasonably possible for her husband to maintain her, but it may pay a reduced benefit if he can provide only partial maintenance. This disqualification does not apply to the unemployment benefit. In paying that benefit, however, Australia considers the income of both spouses; consequently, a married woman (or a married man) whose spouse has an income above a specified level cannot receive a benefit.

Dependents' allowances.—Both countries add a wife's allowance to the husband's invalidity, sickness, or unemployment benefit if she is dependent on him. When an aged husband has an aged wife, she can qualify for her own age benefit. Often, however, the husband reaches retirement age before the wife does, and only one benefit is payable for the two. Australia partly solves this problem by permitting women to qualify at age 60 while men qualify at age 65; it makes no provision, however, for the wife who is more than 5 years younger than the husband unless he is disabled, when a wife's allowance is provided. In New Zealand, where both men and women qualify for age benefits at age 60, the husband's benefit may be increased in individual instances, at the discretion of the Social Security Commission, by an amount as high as his own benefit if his wife is not a beneficiary. (No information is available on the frequency with which this discretion is exercised.) As noted, no provision is made for a dependent's allowance for the wife in the New Zealand superannuation benefit.

Maternity benefits.—The maternity benefit in Australia is payable with-

out a means test and with only moderate residence requirements, reflecting the interest of the Commonwealth in maternal health. A cash maternity benefit is not paid in New Zealand, but women ordinarily resident there receive necessary medical and nursing services under the health benefits plan.

Widow's benefits.—Separation from the husband for causes other than death is recognized as a compensable risk, and provision for this contingency is made in both Australia and New Zealand, though not in the new British system. Beveridge had recommended that wives who lose their maintenance through no fault of their own should get a benefit.²⁰ The Government indicated, in its White Paper on Social Insurance, that determination of fault is not a function of the social insurance agency and that the wife must seek other legal remedies open to her to secure maintenance.²¹

New Zealand provides widow's benefits to a woman who has been deserted by her husband and who has taken maintenance proceedings against him, and to one whose husband is detained under the Mental Defectives Act. Australia pays widow's benefits to a wife who has been deserted by her husband for at least 6 months without just cause, a woman whose marriage has been dissolved and who has not remarried, a wife whose husband is in a hospital for the insane or has been imprisoned for at least 6 months, and a woman who lived with a man as his wife on a permanent and bona fide domestic basis for 3 years before he died and was wholly or chiefly maintained by him during that period. Under the Australian law, both the deserted and divorced wife must have taken such action as the Director-General considers reasonable to obtain maintenance from the husband.

As in Great Britain, a widow is eligible for benefit if she has family responsibilities that prevent her from earning a living or if the situation is such that self-support can be presumed to be difficult for her.

In New Zealand a widow with a child under age 16 receives a benefit

while she has such a child. A mother's allowance may be added to her benefit at the discretion of the Social Security Commission. A widow who has had a child and has been married for 15 years or one who has spent a total of 15 years in marriage and in caring for her young children is also entitled to benefit. Such conditions indicate that she has been out of the labor market too long to get back easily. In other cases, age is the determining factor but not the only one. The woman who becomes a widow after she is 50 years old and has been married at least 5 years receives a benefit. The one who is over 50, was widowed after age 40, and was married at least 10 years also qualifies if at least 15 years have elapsed since her marriage. Some widows over age 50 are not eligible for widow's benefits. Those who were widowed before they reached age 40 and did not have children presumably had time to get a foothold in the labor market. Those who were widowed when they were over 40 but under 50, who had no children, and who had not been married 10 years had probably not lost their earning capacity and could return to their previous employment.

Australia pays benefits to a widow over age 50 regardless of marriage duration, presence of children, or age when widowed. The interruptions to her working career as a result of marriage supposedly have made the widow less able than the spinster to support herself in the 10 years preceding retirement age. Australia also provides a benefit for a widow who has a child under the age of 16 (or under 18 if attending school). "In caring for their children, widows are performing a national service, and are entitled to community assistance both for themselves and for the one child not covered by child endowment."²² A widow who is under age 50, has no child, and is in necessitous circumstances receives a benefit for not more than 26 weeks immediately following her husband's death. The Director-General of Social Services determines whether she is in need, and no income or property exemptions are given in the law. This benefit, like the 13-

²⁰ Beveridge, op. cit., p. 134.

²¹ Great Britain, Minister of Reconstruction, op. cit., p. 29.

²² Australia, Parliament, Joint Committee on Social Security, *Interim Report*, Sept. 24, 1941, p. 8.

week British benefit, helps the widow support herself while she is adjusting to new conditions.

Husband

The husband rarely appears as a dependent because he is usually the family earner who supports others. The social security systems of Australia and New Zealand help him to maintain his position as family breadwinner by giving him benefits when he is aged, disabled, unemployed, or sick, and by providing allowances for his dependents. Those benefits are, of course, usually paid only when his resources, combined with his wife's, are below specified levels.

If a wife qualifies for sickness or unemployment benefit, Australia permits her to claim an allowance for a dependent husband, regardless of the reason for his dependency. If he draws a pension in his own right amounting to £1 or more a week, he is disqualified as a dependent. A pension of less than £1 reduces the dependent's allowance proportionately. New Zealand makes no specific provision for a husband's allowance when a wife draws unemployment or sickness benefits; conceivably, a husband might qualify for the adult dependent's allowance as a "person who for the time being has the care of the home of the applicant."

A husband does not qualify as a dependent when his wife receives an age or invalidity benefit in either Australia or New Zealand, nor does he qualify for a widower's benefit. The need for such provisions is almost eliminated by the payment of benefits for all major risks.

Child

Since New Zealand pays family allowances for all children in the family, a child's allowance is not added to the cash benefit paid when earnings are interrupted or terminated. The payment of family allowance is made irrespective of family resources. The need of the child who has lost both parents is recognized by New Zealand in the payment of orphan's benefits. These benefits are higher in amount than the family allowances and presumably give the child a better chance to be cared for in a family.

Australia makes no special provision

for orphans. Its family allowance program excludes the first child in the family, and therefore provision for that child is made in most of the cash benefits. The widow with a child receives a higher benefit than other widows, and the unemployment or sickness beneficiary who has one or more children in his care receives 5s. more a week. A child's allowance is added to the invalidity benefit also but not to the age benefit except when the pensioner is permanently incapacitated. "Believing that as a rule it is quite impossible to avoid hardship where the breadwinner of the family has been so seriously stricken with illness as to be permanently incapacitated for work, the Government took the view that dependents of invalid pensioners are in a particularly unenviable position."²²

Other Dependents

Aged and disabled persons, who must often rely on relatives for support, receive pensions in Australia and New Zealand if their resources are below specified levels. Widows also get benefits during periods when self-support can be presumed to be particularly difficult. While these benefits relieve most persons of caring for dependents other than a wife and child, some workers may contribute to the support of other relatives.²³ The social security systems do not provide dependents' allowances for these relatives when the worker's earnings are interrupted, unless they are caring for his home.

The housekeeper is the only "dependent" other than husband, wife, or child for whom an allowance is provided when a worker is unemployed or sick. In both countries, this allowance is discretionary and is made only if the benefit is not increased for a dependent wife. New Zealand's payment is made for any person who for the time being cares for the applicant's home, without re-

gard to the sex of either housekeeper or applicant. The Australian payment is more restricted. The applicant must be a man who has the custody, care, and control of one or more children. The housekeeper must be a woman substantially dependent on the man but not his employee and not receiving an age, invalidity, or widow's pension of £1 a week or more. The allowance is reduced if she receives a pension of less than £1 a week.

Canada

Canada has, in addition to family allowances, two social security programs established under Dominion law—unemployment insurance and old-age and blind pensions.²⁴ These differ not only from the programs in Great Britain, New Zealand, and Australia, but from each other.

Coverage under the Canadian program of unemployment insurance is more restricted than under the British system, which covers all employed persons, or the systems of Australia and New Zealand, which pay benefits to unemployed persons who are seeking work and who are able and willing to work. Not only are persons in such types of employment as agriculture, domestic work, and public service excluded, but persons employed at weekly or monthly rates above specified levels are also left out.

The Canadian benefits are financed through employer and employee contributions, which vary according to wages; the Government contributes to the fund for benefit payments and also pays all administrative costs. The claimant qualifies on the basis of contributions paid with respect to him.

Unlike the flat benefit rates of Great Britain, New Zealand, and Australia, benefits in Canada are based on the previous wages of the em-

²² Provinces and municipalities have responsibility for other measures of economic assistance. All Provinces except Prince Edward Island have workmen's compensation and mothers' allowance programs. The municipalities administer general relief, with grants in some Provinces from the Provincial Governments. See Harry M. Cassidy, "The Canadian Social Services," *The Annals of the American Academy of Political and Social Science*, September 1947, pp. 190-199.

²³ Australia, Department of Social Services, *Second Report of the Director-General of Social Services*, 1943, p. 5.

²⁴ Australia excludes from income any gifts received from father, mother, son, or daughter. Both countries permit the pensioner to have a certain amount of exempt income without a reduction in the pension.

employee. Two benefit rates are provided for each wage level—one for the worker with dependents and one for the worker with none.

Dependents' Allowances Under Unemployment Insurance

The broad definition of dependents enables almost all Canadian workers who assume financial responsibility for other persons to qualify for the higher benefit. A dependent may be a wife, a dependent husband, a child under 16 years of age, or another relative living with the beneficiary. To claim his wife as a dependent, the man must wholly or chiefly maintain her.

Designation of another relative as a dependent helps beneficiaries who have assumed unusual family responsibilities, but a beneficiary needs only one dependent to qualify for the higher rate and no further increase in benefit is made no matter how many dependent relatives he may have. The relative must be wholly dependent and connected by blood relationship (parent, grandparent, great-grandparent, child, grandchild, great-grandchild, brother, sister, uncle, aunt, nephew, or niece), by marriage (parent, grandparent, brother or sister of his spouse, or his stepchild), or by adoption (child legally adopted).³⁵ The beneficiary must support the relative in a self-contained domestic establishment maintained by him.

Finally, Canada permits a claimant who has the care of a child under age 16 to qualify for the higher rate. Since family allowances are paid for all children in the family, such an increase in the unemployment insurance rate might seem to be duplication. Canada, however, does not include among the dependents a housekeeper, who might be essential to the household of the beneficiary with a young child. Inclusion of the child serves the same purpose as inclusion of a housekeeper.

Income Exemptions in Old-Age and Blind Pensions

Under agreements made with the Dominion Government, the Provinces pay pensions to aged or blind per-

sons. The Dominion grants to the Province 75 percent of any pension up to \$30 a month if the pensioner has attained age 70, has resided in Canada 20 years, and has income (including pension) of \$600 a year or less if unmarried, of \$1,080 or less if married and living with a sighted spouse, or of \$1,200 or less if married and living with a blind spouse.³⁶ The Provinces may, and some of them do, provide additional assistance and services for pensioners.³⁷

A pension under the same terms is provided to a blind person who is at least 21 years of age, has resided in Canada 20 years, and has total income (including pension) of \$720 a year or less if unmarried and with no dependent child, of \$920 or less if unmarried but with a dependent child, of \$1,200 or less if married to and living with a sighted spouse, or of \$1,320 or less if married to and living

³⁵ Under Dominion regulations the following types of income are to be disregarded: family allowances, mothers' allowances, cost-of-living or supplemental allowances paid by a Province, pay assigned by a member of the armed forces, direct relief in amounts approved by pension authority, small casual gifts, contributions other than for maintenance to pensioners who require special care, and amounts received by blind pensioners for hiring guides (The Old Age Pension Regulations, P. C. 1732, gazetted May 15, 1947).

³⁷ See Canada, Department of National Health and Welfare, *Annual Report for the Fiscal Year Ended March 31, 1947*, 1948, pp. 76-77.

(Continued from page 2)

little from that for June. On the basis of these ratios, it appears that covered unemployment was relatively high in Rhode Island (8.8 percent) and California (6.4 percent) and low (2.0 percent or less) in 20 States.

DURING JULY, for the first time, the old-age and survivors insurance benefit rolls carried more than 2.5 million persons, whose monthly benefits exceeded \$50 million. About 2.2 million beneficiaries were actually receiving benefits at the end of July, at a monthly rate of \$42.9 million. The net increase of 19,350 beneficiaries was the lowest for any month since December 1946. The number of children receiving benefits decreased by 900

with a blind spouse. The higher income exemptions of the blind presumably reflect additional needs that result from their disability.

Since the pension is not supplemented by dependents' allowances, the dependents as such receive no financial assistance under the Dominion law. The dependent wife of an aged pensioner will usually qualify for a pension in her own right when she reaches age 70, since her period of residence is likely to be the same as his and her income level is the same. Family allowances, of course, are paid for all children in the family under 16 years of age.

The additional needs of a pensioner with family responsibilities are recognized in the total income he is permitted to have. The maximum is \$480 greater for the married pensioner and his wife (whether or not both are pensioners) than for the unmarried pensioner. The unmarried blind pensioner with a dependent child is allowed \$200 more in total income than such a pensioner without a child; presumably, this will permit him to earn extra money to employ household help. By regulation, family allowances received for the child are not included in the income. While provisions for a higher maximum income do not make additional funds available to the pensioner for his dependents, they do help to protect his living standard when he can obtain those funds from other sources.

during July, as benefit payments were suspended for many entitled children because they earned more than \$14.99 a month from summer jobs in covered employment. More than 8,700 child's benefit suspensions were processed during July, as compared with an average of about 4,000 during the first 6 months of the year.

Monthly benefits were awarded to almost 48,000 persons in July, 6 percent fewer than in June. The number of primary benefit awards increased by 3 percent; all other types showed a decrease.

CASE LOADS AND PAYMENTS for public assistance in the various States continued to show changes differing in direc-

(Continued on page 21)

³⁶ The Unemployment Insurance Regulations, 1946, Order in Council P. C. 4012, gazetted Sept. 28 and effective Oct. 1, 1946.

Notes and Brief Reports

Size of Firms Covered by Old-Age and Survivors Insurance, March 1946*

For the pay period ending nearest the middle of March 1946, about 2.3 million employing organizations¹ reported the employment of an estimated 32.5 million workers in jobs covered by old-age and survivors insurance (table 1). As compared with the 1945 mid-March pay period, the number of employing organizations² had increased by 273,100 (nearly 14 percent). The number of employees, however, had decreased slightly, falling by 320,000 or 1 percent. These changes were the result of a combination of several factors: the opening of new business enterprises; a slightly lower level of employment during the reconversion period after the war; and a greater number of work stoppages in March 1946 than in March 1945.

In both years the great majority of firms had a small number of employees, but the majority of the employees were in the large concerns. Nine-tenths of all employers had less than 20 employees, but only one-fifth of all workers during the pay period in 1945 and one-fourth in 1946 were in the employ of these concerns. By contrast, the approximately 1.5 percent of the employing organizations with 100 or more employees accounted for 63 percent of the workers in 1945 and 56 percent in 1946. Firms with 500 or more employees accounted for 47 percent of the workers in 1945 and 39 percent in 1946. Approximately two-fifths of the workers in 1945 and one-third in 1946 worked in concerns with 1,000 or more employees. These large firms represented only one-tenth of 1 percent of all the employing organizations in each of these years.

*Prepared in the Analysis Division, Bureau of Old-Age and Survivors Insurance.

¹The terms "employing organization," "employer," "firm," and "concern" are used interchangeably in this discussion; they refer to the legal entity filing the tax report.

²Excludes employers with covered workers at some time during the first calendar quarter but with no employees in the pay period nearest March 15.

Because these data on size of concern reflect the number of persons working for an entire employing organization in the mid-March pay period, there are many instances when the reported number of workers represents employees in more than one plant or place of business. A large business organization comprising several separately incorporated entities, however, is represented here as several employers, although it is ordinarily regarded as a single employer.

Between March 1945 and March 1946 both the number of firms and the number of employees increased

among concerns with less than 500 employees and decreased among the larger concerns with 500 or more employees (table 1). The reduction in the number of workers was particularly marked in concerns with 10,000 or more employees—from a total of approximately 6.6 million in March 1945 to slightly less than 4.3 million a year later. The increase in the relative importance of small employing organizations in the first quarter of 1946 may have been due, to some extent, to industrial disputes that caused work stoppages in a number of large firms and to other temporary conditions during the reconversion period.

Taxable wages.—The total of \$16.8

TABLE 1.—Estimated number and percentage distribution of employers, wage items, pay-period employment, and amount of taxable wages under old-age and survivors insurance by size of concern, first calendar quarter of 1945 and of 1946

[Although these data are based on tabulations of almost 100 percent of the quarterly employer tax reports, they are estimates in that they are adjusted to include employers who reported too late for inclusion in the tabulations, and the number of employees in the mid-March pay period was estimated for the employing organizations that failed to report such information. Estimates corrected to Feb. 15, 1948.]

Item	Number of employees in concern ¹										
	Total	0	1-3	4-7	8-10	20-49	50-99	100-499	500-999	1,000-9,999	10,000 and over
Number or amount											
Employers (in thousands): ²											
1945.....	2,001.0	23.3	1,174.3	404.0	233.4	100.5	34.0	25.6	3.2	2.6	0.2
1946.....	2,280.0	29.2	1,288.0	482.1	293.3	115.9	38.1	27.7	3.1	2.6	.2
Employees (in thousands): ³											
1945.....	32,803	0	1,949	2,078	2,759	3,018	2,322	5,269	2,233	6,554	6,623
1946.....	32,483	0	2,194	2,507	3,496	3,453	2,611	5,581	2,137	6,183	4,270
Taxable wages (in millions): ⁴											
1945.....	\$17,938	\$23	\$662	\$793	\$1,148	\$1,408	\$1,165	\$2,740	\$1,242	\$4,043	\$4,715
1946.....	\$16,840	\$18	\$779	\$1,010	\$1,614	\$1,800	\$1,386	\$2,992	\$1,190	\$3,570	\$2,483
Wage items (in thousands): ⁵											
1945.....	43,033	98	2,485	2,776	3,827	4,217	3,196	7,124	2,908	8,330	8,071
1946.....	43,579	88	2,777	3,349	4,899	5,038	3,685	7,602	2,850	7,903	5,388
Percentage distribution											
Employers: ²											
1945.....	100.0	1.2	58.7	20.2	11.7	5.0	1.7	1.3	0.2	0.1	(6)
1946.....	100.0	1.3	56.5	21.1	12.9	5.1	1.7	1.2	.1	.1	(6)
Employees: ³											
1945.....	100.0	0	5.9	6.3	8.4	9.2	7.1	16.1	6.8	20.0	20.2
1946.....	100.0	0	6.8	7.7	10.8	10.7	8.0	17.2	6.6	19.0	13.1
Taxable wages: ⁴											
1945.....	100.0	.1	3.7	4.4	6.4	7.8	6.5	15.3	6.9	22.5	26.3
1946.....	100.0	.1	4.6	6.0	9.6	10.7	8.2	17.8	7.1	21.2	14.7
Wage items: ⁵											
1945.....	100.0	.2	5.8	6.5	8.9	9.8	7.4	16.6	6.8	19.4	18.8
1946.....	100.0	.2	6.4	7.7	11.2	11.6	8.5	17.4	6.5	18.1	12.4

¹ Number employed during the mid-March pay period.

² An employer represents a legal entity, such as a corporation, partnership, or single ownership, which filed a single tax return for the entire concern. Only employers paying taxable wages for employments during the quarter are included. The estimated total number of employers differs slightly from previously released estimates based on a different source.

³ Persons employed during the mid-March pay period.

⁴ Wages paid for covered employment during first calendar quarter; excludes wages over \$3,000 paid by any 1 employer to any 1 worker.

⁵ A wage item represents a single report of taxable wages as indicated on the individual employer tax return. Because the same worker may have been employed by more than 1 concern in a quarter and thus may have been reported more than once, these figures do not represent an unduplicated count of workers during the quarter.

⁶ Less than 0.05 percent.

TABLE 2.—Estimated average taxable wage¹ per wage item² by size of concern, first calendar quarter of 1945 and 1946

[Although these data are based on tabulations of almost 100 percent of the quarterly employer tax reports, they are estimates in that they are adjusted to include employers who reported too late for inclusion in the tabulations, and the number of employees in the mid-March pay period was estimated for the employing organizations that failed to report such information. Estimates corrected to Feb. 15, 1948]

Number of employees ³	1945	1946	Percentage change, 1945 to 1946
Total.....	\$417	\$386	-7.4
0.....	234	206	-12.0
1-3.....	266	280	+5.3
4-7.....	285	302	+6.0
8-19.....	300	329	+9.7
20-49.....	334	357	+6.9
50-99.....	365	376	+3.0
100-499.....	385	394	+2.3
500-999.....	427	417	-2.3
1,000-9,999.....	485	452	-6.8
10,000 and over.....	594	461	-21.1

¹ Wages paid for covered employment during first calendar quarter; excludes wages over \$3,000 paid by any employer to any 1 worker.

² A wage item represents a single report of taxable wages as indicated on the individual employer tax return.

³ Number employed during the mid-March pay period.

billion in taxable wages reported for the first calendar quarter of 1946 was about 6 percent less than the amount reported for the corresponding period of 1945. The average taxable wage per wage item² decreased from \$417 in 1945 to \$386 in 1946 (table 2). This decline can be accounted for almost entirely by the smaller average among firms with 500 or more employees in the mid-March pay period of 1946 as compared with the corresponding figure for 1945. The decrease was especially large among firms with 10,000 or more employees. In firms with from 1 to 499 employees, by contrast, the average taxable wage per wage item during the first quarter increased in 1946.

Among the factors responsible for the decrease in the average per wage item were: an increase in work stoppages in the first quarter of 1946 over those in the same period in 1945,⁴ higher labor turn-over, less overtime employment, and a postwar decrease

¹ A wage item represents a single report of taxable wages as indicated on the individual employer tax return.

² Bureau of Labor Statistics, *Work Stoppages Caused by Labor-Management Disputes in 1946*, Bulletin No. 918, 1947, p. 10, table 2.

in the number of wage bonuses. Apparently these factors were most significant among firms that employed 500 or more employees. Among firms with fewer employees the slight increase in the average reflects increasing continuity of operation after wartime restrictions on production had been lifted and the competitive position of the smaller employers had been improved.

Both in 1945 and in 1946 the average taxable wage per wage item increased with the size of the firm as measured by the number of employees in the pay period nearest March 15 (table 2). For the first quarter of 1946 the average increased from \$280 for concerns that had from one to three employees in this pay period to \$461 for those with 10,000 or more employees. The extent to which the differences in these averages are due to differences in the duration of covered employment during January-March or to differences in wage rates and types of labor employed cannot be determined from the data reported. Inasmuch as the same individual may have had wage items reported by more than one employer during the quarter, the average taxable wage per wage item does not indicate the average amount of taxable wages received by each person with wage credits during the quarter.⁵

³ Data are not available on the number of employees in covered jobs during the quarter by size of firm. Data like those in table 1, classified by the industry, State, and county of the employing organization, are tabulated by the Bureau of Old-Age and Survivors Insurance.

Nonrelief Income of Retired Insurance Beneficiaries in Boston*

In the fall of 1946, representatives of the Bureau of Old-Age and Survivors Insurance interviewed 556 primary beneficiaries and aged widows in Boston to obtain information about their resources. All of them had become entitled to insurance benefits during the period 1940-44, and all had

*Prepared in the Analysis Division, Bureau of Old-Age and Survivors Insurance.

received a benefit check each month of the year covered by the study—12 months ending in September to December 1946. Most of the beneficiaries were completely retired, but six earned less than \$15 in 1 month or more in jobs covered by the insurance program, and 53 worked in noncovered employment; a few of the latter group received relatively high earnings. Some indication of the economic situation of the 556 beneficiaries is provided by comparing their income, excluding any public assistance payments, with the cost of their requirements at the Massachusetts public assistance level.

A majority of the retired beneficiaries and aged widows interviewed had less income (exclusive of public assistance payments) than the amount budgeted for old-age assistance recipients in Boston. The proportion of beneficiaries with such low incomes varied somewhat according to beneficiary type. From 60 to 64 percent of the nonmarried men, the men whose wives were entitled to a wife's benefit, and the men whose wives were not entitled had nonrelief incomes below the local public assistance level. The corresponding proportion for aged widows was 68 percent and for aged women who were entitled on their own wage records, 74 percent.

The costs of the beneficiaries' requirements at the Massachusetts public assistance level were calculated from the basic data given in the Massachusetts Department of Public Welfare standard budget. To these amounts was added \$55 per person for medical care, an item not included in the standard budget.¹

The following comparison of the median nonrelief incomes² of the insurance beneficiaries with the costs of their requirements at the public assistance level when living alone in their own home³ indicates the rela-

¹ Massachusetts pays for medical care as required by each recipient. The \$55 allowance is the average annual cost of medical care for public assistance recipients in Massachusetts.

² Includes noncash income from an owned home.

³ The budgeted costs of requirements at the public assistance level are less if aged persons share households with sons and daughters or if they room and board.

tively low incomes of the majority of the insurance beneficiaries:

Type of beneficiary	Median nonrelief income	Cost of requirements at the public assistance level when living alone in own home
Single beneficiaries:		
Nonmarried men.....	\$480	\$921
Female primary beneficiaries ¹	368	915
Aged widows.....	444	915
Couples:		
Men with entitled wife.....	1,109	1,283
Men with nonentitled wife.....	1,075	1,283

¹ A few female primary beneficiaries were married and living with their husbands. The cost of the requirements of these couples was the same as for the men and their wives, entitled and nonentitled. The married female primary beneficiaries are not included in this tabulation.

Some beneficiaries, of course, supplemented their incomes by using their savings, and some received public assistance during the year studied. The proportions receiving public assistance were as follows: 17 percent of the couples in which the wife was entitled, 18 percent of the couples in which the wife was not entitled, 18 percent of the aged widows, 24 percent of the nonmarried men, and 27 percent of the female primary beneficiaries.

From 39 to 50 percent of the different beneficiary types had below-assistance incomes and did not receive public assistance. Some of them would have been disqualified for public assistance because they had more assets than public assistance recipients could have or because they had adult children able to contribute to their support. Those who had below-assistance incomes and whose other resources probably would not have disqualified them for assistance if they had applied for it constituted from 13 to 18 percent of the beneficiaries of the different types. Altogether, 31 percent of the aged widows and the couples with the wife not entitled to benefits, 35 percent of the couples with the wife entitled to benefits, 38 percent of the nonmarried men, and 45 percent of the female primary beneficiaries either received public assistance or probably could have qualified for it on the basis of their resources.

These findings, of course, are limited to a group of retired primary

beneficiaries and aged widows in Boston and in a State whose public assistance level is one of the highest in the country. A comparison of beneficiary incomes with the standard budget for public assistance in another State might lead to far different results, particularly if the assistance standard was markedly lower.

Hearings in Public Assistance, January 1945-December 1947

Since the latter part of 1944, State assistance agencies have been reporting to the Bureau of Public Assistance, on a voluntary basis, statistical data on hearings in the programs for the three special types of public assistance. The data include the kind of agency action questioned by the claimant who requests a hearing, the method of disposing of the request (by hearing decision or otherwise), the result of the request for the claimant, the time lapse from receipt of the request by the State agency to its disposition, and the principal issue involved in the request.

Most State agencies participated in this project during all or part of the period January 1945-December 1947.¹ A total of 54 agencies in 45 jurisdictions (including Alaska and the District of Columbia) have submitted reports for one or more semiannual periods, and data are available for the entire 3 years for 44 agencies in 41 States.² As of January 1948, statistical reports on hearings will be required from all State agencies.

A very wide range exists among the States in the relative numbers of hearing requests. This range reflects differences not only in State policy and practice directly related to hearings but also in many other aspects of public assistance administration.

¹ Additional data based on State reports are published in *Hearings in Public Assistance*, semiannual release of the Bureau of Public Assistance. For a general discussion of the role of hearings in the public assistance program, see Bernard W. Scholz, "Hearings in Public Assistance," *Social Security Bulletin*, July 1948, pp. 14-18.

² Data are not available for the entire period for one or more programs in each of four of the 41 States.

The Social Security Act provides that any person whose claim for assistance is denied shall have an opportunity for a fair hearing before the State agency. The extent to which this right is recognized in practice is, of course, not indicated by statistical information alone. Many types of qualitative information are also needed for evaluating hearing procedures.

Although the right to a fair hearing is one of the most important safeguards of the individual's right to an equitable determination of his eligibility for assistance and the amount of his payment, hearings cannot substitute for sound administration. The statistical data provide no ready answer to the question of how many hearing requests may reasonably be expected in a well-administered assistance program. The receipt of relatively few requests may reflect successful efforts to meet actual and potential dissatisfaction of claimants by other methods. Yet the fact that an agency receives few hearing requests may also indicate that all claimants are not aware of their right to a hearing or that the agency does not completely accept the existence of that right or the operation of both factors. In general a relatively large number of requests presumably shows that the agency has recognized the right to a hearing by making sure that claimants are notified of the right and of the means by which they may exercise it. But the agency may sometimes be using the hearing process to meet dissatisfaction that would not arise if agency policies were more clearly defined, equitably applied, and satisfactorily explained to the claimants.

During the 3 calendar years 1945-47 the number of hearing requests filed in the 38 States for which complete reports are available for all programs³ ranged from fewer than five in three States to more than 7,000 in one State. The agencies in each of 10 States received more than 500 hearing requests within the 3 years. All the others received fewer than 300, and agencies in 18 States received fewer than 100. Substantial differ-

³ Except the Massachusetts aid to the blind program, for which data are not available for one 6-month period.

ences among these States in size of the programs by no means account for the much greater variations in number of hearing requests.

Number of hearing requests received, 1945-47	Number of States	States
Less than 5.....	3	Delaware, Nevada, South Dakota.
5-24.....	4	Alabama, Montana, South Carolina, Utah.
25-49.....	4	Arizona, Florida, Pennsylvania, Rhode Island.
50-99.....	7	Colorado, Connecticut, District of Columbia, Idaho, Iowa, Mississippi, North Dakota.
100-199.....	6	Illinois, Kansas, Maine, Michigan, Nebraska, West Virginia.
200-299.....	4	Arkansas, Kentucky, Minnesota, Virginia.
300-499.....	0	
500-999.....	5	California, Georgia, Louisiana, Ohio, Oklahoma.
1,000-1,499.....	4	Indiana, Missouri, Texas, Washington.
More than 7,000.....	1	Massachusetts.

Since hearing requests result from various types of agency action (and inaction or delay in action) in all public assistance programs, the relative numbers of hearing requests arising over certain issues and among the different programs, vary not only from State to State but also within States. Rates of hearing requests, in the country as a whole and in most States, have been consistently much lower in aid to dependent children than in either old-age assistance or aid to the blind. This difference obviously raises a serious question whether claimants for aid to dependent children are as well informed as others about the right to a hearing or feel as free to exercise that right. Community and recipient attitudes toward the assistance programs are among the many factors that make for differences in rates of hearing requests.

Most requests result from dissatisfaction with the determination of the assistance payments. Such requests may specifically question the amounts allowed for requirements or the values assigned to resources, or they may make a general claim that the amount of assistance is too low or protest a specific method of determining the payment. Next in importance, numerically, are the hearing requests resulting from the rejection of applications and from the discontinuance of assistance payments. Other requests—relatively few in number—

question other types of agency action or, more commonly, delay in action on applications or on requests for changes in payment. Rates for two important issues have been computed by relating the number of requests arising from the rejection of applications to the total number of applications rejected, and the number of requests resulting from discontinuance of assistance to the total number of cases closed. Rates of requests protesting the determination of the assistance payment cannot be accurately computed, because no data are available on the number of changes in assistance payments or requests for changes that are not granted or not acted upon. A comparison of the number of hearing requests based on the determination of the assistance payment with the total number of cases receiving assistance provides a measure of the volume of requests in relation to case load. This comparison results, of course, in a considerable understatement of the actual rate of such requests in relation to the number of agency actions.

In the State with by far the greatest volume of hearing requests, claimants questioning determination of the old-age assistance payments totaled fewer than 12 for every 1,000 cases receiving assistance in the 3-year period. In all reporting States combined, the rate of such requests was less than 1 per 1,000. Rates of requests arising from rejection of applications for old-age assistance have not exceeded 14 per 1,000 applications rejected in all reporting States, and rates of requests resulting from discontinuance of old-age assistance have not exceeded 12 per 1,000 cases closed for reasons other than the death of the recipient. Among the States, rates from these two types of agency action have ranged from 0 to 99 per 1,000. The highest rates within any given reporting period have often reflected significant changes in agency policy.

Very sharp shifts in numbers and rates of hearing requests from one 6-month reporting period to another usually have been clearly related to agency policies not directly concerned with hearing procedures. For example, recent changes in one State in the number of requirements that might be considered in determining

the old-age assistance payment and in the method of applying the \$40 maximum resulted in the filing of 149 hearing requests in July-December 1947; the largest number reported in any previous 6-month period was seven. Less apparent are any trends directly related to hearing procedures as such. There is some indication, however, that improvement in methods of notifying claimants of their right to a hearing and simplification of hearing procedures have led some States to handle dissatisfaction relatively more frequently through the hearing process than through other adjustment procedures. In general, however, except when new legislation or revision of agency policy has made for widespread changes in assistance payments or the closing of many cases, the number of hearing requests handled in any given State has shown only relatively small shifts from one reporting period to another.

Disposition of Hearing Requests

Of more than 18,000 hearing requests disposed of by all agencies reporting for all or part of the period 1945-47, almost six-tenths (57 per cent) were disposed of by hearing. For the others, either the State or local agency made an adjustment satisfactory to the claimant or the claimant withdrew his request for some other reason or, less frequently, the agency dismissed the request without holding a hearing.

The claimant may withdraw his request for a hearing when he is satisfied with an adjustment made in his favor or when he becomes convinced that agency policy has been correctly interpreted and applied in his case and that no purpose will be served by a hearing. He may, on the other hand, continue his request for a hearing if he remains dissatisfied, even when some adjustment has been made. He may also want a hearing in order to enter a protest against agency policy despite his agreement that it has been correctly applied.

Some agencies dismiss any hearing request not filed within a specified time after the agency has taken the action which is questioned. A request may also be dismissed because the claimant died or because he failed to

appear at the scheduled hearing or hearings. Some agencies schedule a hearing only once and dismiss the hearing request if the claimant, without good cause, fails to appear. Others reschedule the hearing. If the claimant does not appear on the second date set, the case may be reviewed and the request disposed of without a hearing on the basis of the record, or, if the claimant can show a good reason for his failure to attend, the hearing may be scheduled for a third time.

One or two agencies, on the basis of prehearing investigations, have dismissed requests they considered unjustifiable, unless the claimant specifically insisted on a hearing before the State agency. Such practice is being discontinued, however, as the agencies come to recognize that, once a hearing request has been filed, only the claimant has the right to terminate it.

Variations in the proportion of requests disposed of by hearing may reflect not only differences in emphasis on hearings as distinct from prehearing adjustments but also differences in the particular types of issues involved in the requests. Issues difficult to resolve, especially those not clearly covered by existing agency policy, are most likely to be carried through to a hearing decision. If an adjustment in the claimant's favor can readily be made because of revision or reinterpretation of agency policy, a change in the claimant's circumstances, or discovery of an error on the part of the agency, the request is likely to be disposed of without a hearing.

For example, in July-December 1947, one agency received an unusually large number of hearing requests because a revised method of prorating shelter costs resulted in cuts in payments for many recipients. This policy was rescinded and the agency disposed of about 70 percent of all requests without hearings, although it usually holds hearings on the majority of requests. Another agency during one reporting period disposed of a relatively large number of hearing requests on the same issue—a question of agency interpretation of new legislation—by holding a hearing on one request and applying that hearing decision, by prior agreement with the claimants, to the other requests.

Despite shifts in the proportion of requests disposed of by hearing that may reflect the relative ease or difficulty with which particular issues are resolved, there are some fairly consistent interstate differences in the extent to which requests are disposed of by hearing. During the period 1945-47, agencies in seven of the 21 States that disposed of 100 or more hearing requests held hearings on three-fourths or more of all requests. Agencies in 10 additional States disposed of more than half of all requests through hearings. At the other extreme, one State agency disposed of more than four-fifths of all requests without holding hearings.

State	Percent of requests disposed of by hearing	State	Percent of requests disposed of by hearing
Michigan.....	80	Georgia.....	63
Kansas.....	87	Kentucky.....	62
Texas.....	87	California.....	60
Ohio.....	86	Nebraska.....	54
Minnesota.....	82	Wisconsin.....	53
West Virginia.....	82	Massachusetts.....	52
Illinois.....	79	Maine.....	39
Arkansas.....	74	Virginia.....	38
Louisiana.....	73	Washington.....	37
Missouri.....	68	Indiana.....	17
Oklahoma.....	65		

Time Lapse in Disposing of Hearing Requests

Data on the time required for disposing of hearing requests show clearly the effects of certain policies and practices in hearing procedures. Some agencies have established time standards, either total time that may elapse from receipt of the hearing request by the State agency to final disposition or a series of time standards for various steps in the hearing process, and many of these agencies have disposed of the bulk of their hearing requests within the specified time limits. Various circumstances may, of course, prevent an agency's meeting its time standards. Hearings may be postponed at the request of the claimant. Final disposition may be delayed because the hearing is rescheduled when the claimant is unable to come at the time first set. Occasionally, State agencies have postponed decisions on hearing requests

pending reconsideration of interpretation of policy or pending court decisions that will determine agency decisions on other cases.

When the number of hearing requests is unusually large, they may be disposed of less promptly than normally. But two of the agencies that have handled relatively large numbers of requests have maintained a fairly consistent record of disposing of most requests within 2 months. One of these agencies assigned field representatives to help the regular staff of referees dispose of the unprecedentedly large number of requests received in one period.

Agencies in four of the 21 States that disposed of 100 or more hearing requests in 1945-47 disposed of more than four-fifths of all requests within 2 months. Only one of these agencies had any requests pending as long as 6 months. Agencies in eight additional States disposed of more than half of all requests within 2 months. On the other hand, three States disposed of only about a fourth or fewer of all requests within that time, and in one of these States almost two-fifths of the requests remained pending for 6 months or longer before final disposition.

State	Percent of requests disposed of—	
	Within 2 months	Within 4 months
States disposing of 1,000 or more requests, 1945-47:		
Massachusetts.....	86	99
Texas.....	84	99
Washington.....	69	88
Indiana.....	19	53
Missouri.....	7	40
States disposing of 500-999 requests:		
Ohio.....	69	93
Oklahoma.....	56	93
Louisiana.....	29	73
Georgia.....	27	61
California.....	20	73
States disposing of 300-299 requests:		
Minnesota.....	51	88
Kentucky.....	43	99
Arkansas.....	36	71
Virginia.....	27	73
States disposing of 100-199 requests:		
Maine.....	88	96
Michigan.....	87	99
Nebraska.....	72	94
Kansas.....	64	93
Wisconsin.....	59	94
West Virginia.....	55	92
Illinois.....	49	75

Promptness in taking final action on hearing requests, essential in all States, is of greatest importance in those States that make no provision for retroactive payments. Obviously the value of a hearing is limited if the claimant must wait for months to learn whether he is eligible for assistance or what the amount of his payment will be.

Civil-Service Refunds

In the fiscal year 1947-48, the number of refunds of contributions to employees who left the Federal civil service fell 54 percent below that in the preceding fiscal year, while payments declined by 37 percent. During the first half of 1948, there were 148,800 refunds to former Federal employees—43 percent fewer than in the preceding 6 months—while the \$38 million disbursed represented a decline of 49 percent from the amount in July-December 1946.

The number of refunds to former Federal employees increased from 17,800 in 1940 to a high of 1,599,500 in 1946, then declined to 683,000 in

1947. There were 148,800 refunds during the first half of 1948 as compared with 398,300 for January-June 1947. The liquidation of wartime agencies and functional curtailments in many permanent departments and agencies account for the large number of refunds in 1945 and 1946; they were less important factors in 1947. The comparatively small number in the first

half of 1948 indicates that the postwar adjustments in Federal Government employment have been largely completed.

The average refund for January-June 1947 was \$204; the average for the comparable period of 1948 was \$258. Averages in the first 6 months of 1948 ranged from \$247 in March to \$274 in June.

(Continued from page 15)

tion and size. In most States the changes in July were small. In Louisiana, however, a major change in the old-age assistance law and a greatly increased appropriation for public welfare led to program changes that raised the number of recipients by more than half and more than doubled the average payment. The present law specifies that, for any person entitled to old-age assistance, minimum need shall be considered to be not less than \$50 for one person and not less than \$45 each for two or more eligible persons in a household. A recipient's income and resources, if any, are to be taken into consideration. In carrying out the law, the State agency issued rules and regulations liberalizing the real and personal property provisions governing eligibility. Some 32,000 recipients were added to the rolls during July as a result of the changes, bringing the proportion of all aged persons in the State receiving old-age assistance to the highest in the Nation—63 percent.

The Louisiana Legislature did not change the provisions relating to need for the other types of assistance. These programs shared, however—though to a smaller extent—in the increased appropriations for public welfare. For these types of assistance, also, assistance standards were liberalized by bringing the cost figures up to date for certain consumption items. An earlier cut of \$3 a person in payments for aid to dependent children and aid to the blind as well as for old-age assistance was eliminated; payments for general assistance were made for the amount of need as established, instead of for 50 percent of such need. Louisiana had ranked forty-second among the States in the size of its average old-age assistance payment and forty-first for

aid to dependent children and aid to the blind; within the month it rose to eleventh for old-age assistance, thirtieth for aid to dependent children, and twenty-fifth for aid to the blind. From a ranking of thirty-fifth for general assistance, it rose to sixteenth.

The flat amount established in Colorado for total income was again raised (to \$83) to enable the State to distribute all earmarked funds during the calendar year. The average payment rose \$15, and the case load was increased by 200 persons, many of whom were made eligible by the change in the amount of total income assured to recipients.

In contrast, Maryland and Texas reduced by about 16 percent and 7 percent, respectively, the case loads for aid to dependent children. In Maryland this action was taken to avoid a reduction in payments; in Texas, to avoid cutting payments further. The average payment in this program rose somewhat in each of these States.

In the Nation the total number of recipients of old-age assistance rose 1.7 percent in July, and the number of persons receiving aid to the blind, 0.6 percent. The total case load for aid to dependent children dropped very slightly; the case load for general assistance decreased 2 percent. Largely because of the increases in payments in Louisiana and Colorado, total expenditures for assistance were \$4 million, or 3 percent, higher than in June 1948.

*Bureau of Federal Credit Unions
Established in the Social
Security Administration*

On June 29, 1948, President Truman signed Public Law No. 813, which transferred supervision of all Federal credit unions from the Federal

(Continued on page 31)

Number and amount of civil-service refunds,
by specified period, 1940-48¹

(In thousands)

Period	Refunds	
	Number	Amount
Calendar year:		
1940.....	17.8	\$3,277
1941.....	32.4	6,616
1942.....	67.3	6,357
1943.....	204.3	10,809
1944.....	704.2	42,156
1945 ²	858.1	80,962
1946 ³	1,599.5	238,594
1947.....	683.0	155,892
January-June.....	398.3	81,130
July-December.....	284.7	74,762
1948 ⁴		
January-June.....	148.8	38,369
January.....	29.7	7,703
February.....	20.5	5,079
March.....	21.4	5,281
April.....	25.5	6,464
May.....	25.1	6,552
June.....	26.6	7,290

¹ Refunds principally from civil-service retirement and disability fund but also from Canal Zone and Alaska Railroad retirement and disability funds administered by the Civil Service Commission.

² Excludes War Department refunds for July-December; see footnote 3.

³ Includes \$13,028,000 refunded during the fiscal year ended June 30, 1946, to 183,500 civilian employees of the War Department; calendar-year data are not available.

Source: Civil Service Commission.

Recent Publications in the Field of Social Security*

General

AMERICAN MANAGEMENT ASSOCIATION. *Advances in Insurance Coverage—Accident Prevention and Control.* New York: The Association, 1948. 39 pp. (Insurance Series No. 78.)

BRASIL. COMISSAO DO ESTUDOS DE ASSISTENCIA SOCIAL AOS SERVIDORES DO ESTADO. *Assistência Médico-Social Aos Servidores do Estado.* Rio de Janeiro: The Commission, 1947. 715 pp.

A report on the medical services and social insurance provided for public employees of Brazil.

CHAPMAN, A. L., and GREVE, CLIFFORD. "State-Local Grant-In-Aid Formulas." *Public Health Reports*, Washington, Vol. 63, May 21, 1948, pp. 673-676. 10 cents.

COMMITTEE ON PUBLIC DEBT POLICY. *Our National Debt and Life Insurance.* New York: The Committee, 1948. 13 pp. (National Debt Series 6.) 25 cents.

Discusses the manner in which the national debt affects the welfare of policyholders and beneficiaries in the light of high living costs and low interest rates.

COMMUNITY CHESTS AND COUNCILS, INC. *Community Health and Welfare Services, 42 Urban Areas, 1946.* New York: Community Chests and Councils, Inc., Feb. 1948. 24 pp. (Bulletin 136.)

Reports on trends in health and welfare services and discusses the volume and types of services provided during 1946 in urban areas with a combined population of approximately 30 million people.

DE SCHWEINITZ, KARL. "The Development of Governmental Responsibility for Human Welfare." *Public Welfare*, Chicago, Vol. 6, Aug. 1948, pp. 147-152 f. 50 cents.

*The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

DUCKY, JOHN M. *What is a Low Income Family?* Chicago: Chicago Housing Authority, Nov. 1947. 24 pp.

Analyzes incomes of various types of urban families.

ELLISON, JEROME. *These Rights Are Ours to Keep.* New York: Public Affairs Committee, 1948. 31 pp. (Public Affairs Pamphlet No. 140.) 20 cents.

Summarizes the sections of the Report of the President's Committee on Civil Rights that deal with racial and religious discrimination.

KOSSORIS, MAX D. "Absenteeism and Injury Experience of Older Workers." *Monthly Labor Review*, Washington, Vol. 67, July 1948, pp. 16-19. 40 cents.

MILBANK MEMORIAL FUND. *Postwar Problems of Migration.* New York: The Fund, 1947. 173 pp. \$1.

Includes the following papers presented at the round table on population problems: Recent Refugee Immigration From Europe, by Maurice R. Davie; Wartime Shifts of the Civilian Population, by Henry S. Shryock, Jr.; and Special Problems of Negro Migration During the War, by Ira De A. Reid.

NETHERLANDS. MINISTERIE VAN SOCIALE ZAKEN. *Documents Dealing With Social Development in the Netherlands.* The Hague: The Ministry, July 1947. 13 documents.

Reviews social legislation and conditions and problems in sickness and accident insurance, social assistance, old-age pensions, and allied fields.

NEW ZEALAND. SOCIAL SECURITY DEPARTMENT. *Social Security, Monetary Benefits and War Pensions in New Zealand.* Wellington: E. V. Paul, Govt. Printer, 1948. 51 pp.

Outlines the history, functions, and activities of the Social Security Department and describes the benefits that it administers.

ROSENTHAL, ROBERT J. "Organized Labor's Social Security Program: 1948." *Social Forces*, Baltimore, Vol. 26, Mar. 1948, pp. 337-342. \$1.

RUSK, HOWARD A., and TAYLOR, EUGENE J. *A Directory of Agencies and Organizations Concerned With Rehabilitation and Services to the Handicapped.* New York: The New York Times, 1947. 133 pp. 10 cents.

SMITH, T. LYNN. *Population Analysis.* New York: McGraw-Hill Book Company, Inc., 1948. 421 pp. \$4.50.

Summarizes our present knowledge in the field of demography and explains the techniques used in population analysis. Devotes one section to migration.

SOCIAL PLANNING COUNCIL OF ST. LOUIS AND ST. LOUIS COUNTY. *Facts on Health and Welfare Expenditures in St. Louis and St. Louis County.* St. Louis: The Council, 1948. 15 pp.

The eighth in a series of reports published by the Council during 1947-48. The other reports are Facts on Hospital Costs, Facts on Community Health Services, Financial Assistance and Adjusted Services, Facts on Homes for Aged, Facts on Children's Homes, Facts on Day Care Services, and Facts on Recreation Services.

U. S. BUREAU OF THE BUDGET. LIBRARY. *Federal Grants-In-Aid: Selected References.* Washington: The Library, Feb. 1947. 14 pp. Processed.

U. S. BUREAU OF LABOR STATISTICS. *Wage Trends and Wage Policies: Various Foreign Countries.* Washington: U. S. Govt. Print. Off., 1948. 54 pp. (Bulletin No. 934.) 25 cents.

A series of reports on wage trends and policies, 1938-48, in Austria, Belgium, Canada, Denmark, France, Great Britain, Sweden, and Switzerland.

U. S. PRESIDENT. *The Midyear Economic Report of the President . . . July 30, 1948.* Washington: U. S. Govt. Print. Off., 1948. 115 pp. 30 cents.

Includes the midyear report of the Council of Economic Advisers.

U. S. SELECTIVE SERVICE SYSTEM. *Dependency Deferment.* Washington: U. S. Govt. Print. Off., 1947. 323 pp. (Special Monograph No. 8.)

Outlines the dependency deferment policies under Selective Service to protect the home and the family and at the same time meet the manpower needs of the armed forces.

WILLOUGHBY, GERTRUDE. "Social Security in France and Britain." *Political Quarterly*, London, Vol. 19, Jan.-Mar. 1948, pp. 49-59.

Traces the developments in both countries since the war and compares the systems.

YOUNGHUSBAND, EILEEN L. *Report on the Employment and Training of Social Workers.* Dunfermline, Fife, Scotland: Carnegie United Kingdom Trust, 1947. 180 pp. Facilities available in Great Britain.

Retirement and Old Age

CZECHOSLOVAK REPUBLIC. MINISTRY OF SOCIAL WELFARE. *Czechoslovak National Insurance: A Contribution to the Pattern of Social Security*. Prague: Orbis, 1948. 213 pp.

A translation of the Czechoslovak National Insurance Act of Apr. 15, 1948. The Minister of Social Welfare traces the development of social insurance in Czechoslovakia and describes the benefits under the new act.

EBERLING, E. J. "Old Age and Survivors' Insurance and Old Age Assistance in the South." *Southern Economic Journal*, Chapel Hill, N. C., Vol. 15, July 1948, pp. 54-66. \$1.

ENO, CHAN. "The Place of Employee Benefit and Retirement Plans in Business." *The Controller*, New York, Aug. 1948, pp. 390-394. 50 cents.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES. GROUP ANNUITY DIVISION. *Survey of Group Annuity Plans of Petroleum Industry Companies*. New York: The Society, Sept. 1947. 24 pp.

RAUBE, AVERY S. "An Easy Graduation to Retirement." *Conference Board Personnel Management Record*, New York, Vol. 10, June 1948, pp. 297-304.
Considers several compulsory retirement plans.

WHELDON, L. B. "Security for the Aged." *Editorial Research Reports*, Washington, Vol. 2, Aug. 12, 1948, pp. 551-566.

Discusses the need for more adequate payments under both old-age and survivors insurance and old-age assistance, as well as for supplements to these public programs.

Employment Security

BENOIT-SMULLYAN, EMILE. "On the Meaning of Full Employment." *Review of Economics and Statistics*. Cambridge, Mass., Vol. 30, May 1948, pp. 127-134. \$5 a year.

CANADA. DEPARTMENT OF TRADE AND COMMERCE. BUREAU OF STATISTICS. *Preliminary Report on Benefit Years Established and Terminated Under the Unemployment Insurance Act, Calendar Year 1947*. Ottawa: The Department, 1948. 16 pp. 25 cents.

CURTIS, WILLIAM R. "The Development of Unemployment Insurance

in the South." *Southern Economic Journal*, Chapel Hill, N. C., Vol. 15, July 1948, pp. 43-53. \$1.

FORNATTI, ENRIQUE L. M. "Antecedentes y Proyecto de Seguro de Cesantía y Paro Forzoso." *Boletín Mensual*, Instituto Nacional de Previsión Social, Buenos Aires, Vol. 1, April-June 1947, pp. 15-169.

Contains a suggested unemployment insurance law covering industrial and agricultural workers in Argentina, with an extensive analysis and comparative study of the principles and legislative structure of unemployment insurance.

KAUFMANN, FRITZ. *Your Job—A Guide to Opportunity and Security*. New York: Harper and Brothers Publishers, 1948. 238 pp. \$2.75.

Includes a chapter describing the worker's rights and privileges under the Social Security Act, a directory of Federal and State agencies dealing with job opportunities, and a list of industrial and occupational material published by Federal agencies.

SONENSHEIN, ISRAEL L. "Unemployment Compensation: An Economic Tool." *Social Forces*, Baltimore, Vol. 26, Dec. 1947, pp. 212-216. \$1.

STOCKING, COLLIS. "Public Employment Service: Functions and Operations." *Monthly Labor Review*, Washington, Vol. 66, June 1948, pp. 605-608. 40 cents.

"Unemployment Insurance in New York—The First Ten Years of Payments." *Industrial Bulletin* (New York State Department of Labor), New York, Vol. 27, July 1948, pp. 4-5. \$1 a year.

U. S. BUREAU OF LABOR STATISTICS. *Guaranteed Wage Plans in the United States*. Washington: U. S. Govt. Print. Off., 1948. 90 pp. (Bulletin No. 925.) 35 cents.

"A report on the extent and nature of guarantee plans and the experience of selected companies."

U. S. WOMEN'S BUREAU. *Community Household Employment Programs*. Washington: U. S. Govt. Print. Off., 1948. 69 pp. (Women's Bureau Bulletin No. 221.) 20 cents.

This report, based on a survey of local programs in 19 cities during the summer of 1946, summarizes the objectives necessary to improve conditions for both the household workers and their employers.

U. S. WOMEN'S BUREAU. *Earnings of Women in Selected Manufacturing Industries, 1946*. Washington: U. S. Govt. Print. Off., 1948. 14 pp.

(Women's Bureau Bulletin No. 219.) 10 cents.

Public Welfare and Relief

ALEXANDER, MAX. "The Old Age Home in the Total Community Plan—From the Standpoint of the Small and Intermediate Cities." *Jewish Social Service Quarterly*, Albany, N. Y., Vol. 24, June 1948, pp. 431-433. \$1.50.

"County Home Problems for Legislative Consideration." *Public Welfare in Indiana*, Indianapolis, Vol. 58, May 1948, pp. 4-7.

CRANDALL, LEMONT. "The Aged Face Many Problems." *Minnesota Welfare*, St. Paul, Vol. 3, June 1948, pp. 7-9.

Discusses employment opportunities, medical problems, and retirement insurance plans.

DE SCHWEINITZ, KARL and ELIZABETH. "The Contribution of Social Work to the Administration of Public Assistance. Part I—The Historical Background." *Social Work Journal*, New York, Vol. 29, July 1948, pp. 108-113. \$2 a year.
The first of two articles.

GROSSMAN, BEN L. "The Institution for the Aged in the Total Community Plan." *Jewish Social Service Quarterly*, Albany, N. Y., Vol. 24, June 1948, pp. 422-430. \$1.50.

HOWARD, DONALD S. "Public Assistance Returns to Page One." *Social Work Journal*, New York, Vol. 29, July 1948, pp. 114-120. \$2 a year.

This is the second of two articles on recent criticisms and investigations of public assistance programs. Part I appeared in the April 1948 issue.

KENDRICK, BENJAMIN B. "Social Workers and Social Security: The 1948 Social Work Conference." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 5, May 1948, pp. 13-21. 15 cents.

MAYO, LEONARD W. "Basic Issues in Social Work." *Public Aid in Illinois*, Chicago, Vol. 15, June 1948, pp. 1-4 f.

NATIONAL SOCIAL WELFARE ASSEMBLY. SOCIAL CASE WORK COUNCIL. *Service to Migrants*. New York: The Assembly, 1948. 8 pp. 15 cents.
A statement of principles and procedures designed to give some practical assistance to case workers dealing with migrants.

(Continued on page 25)

Current Operating Statistics

TABLE 1.—Selected social insurance and related programs, by specified period, 1940-48
(In thousands; data corrected to Sept. 28, 1948)

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					Readjustment allowances to self-employed veterans ¹⁴
		Monthly retirement and disability benefits				Survivor benefits				Sickness benefits ¹⁰		State unemployment insurance laws ¹¹	Service-men's Readjustment Act ¹²	Railroad Unemployment Insurance Act ¹³			
		Social Security Act ¹	Railroad Retirement Act ²	Civil Service Commission ³	Veterans Administration ⁴	Social Security Act ⁵	Railroad Retirement Act ⁶	Veterans Administration ⁷	Social Security Act ⁸	Other ⁹	State laws ¹¹	Unemployment Insurance Act ¹³					
Number of beneficiaries																	
1947																	
July		1,081.6	197.8	114.3	2,351.6	773.7	42.3	907.3	16.8	10.9	25.3	4.5	953.6	751.3	31.1	212.1	
August		1,098.2	201.0	115.9	2,345.7	778.8	47.5	914.7	15.4	9.6	23.0	18.3	914.6	734.6	34.0	186.1	
September		1,115.2	203.4	117.0	2,340.6	788.1	51.9	919.4	16.4	10.1	22.2	24.7	779.4	615.1	37.6	142.3	
October		1,132.8	207.2	119.3	2,337.4	797.9	60.3	925.8	18.6	10.9	22.9	31.2	655.9	427.8	44.3	106.4	
November		1,147.6	209.9	120.6	2,335.5	805.1	60.8	929.9	14.7	9.2	19.8	26.1	593.4	397.1	33.7	68.0	
December		1,165.8	211.6	121.9	2,335.2	812.5	78.6	936.7	14.9	11.2	22.5	31.2	621.4	464.6	46.6	72.9	
1948																	
January		1,187.3	212.9	122.5	2,331.8	820.5	84.4	941.0	16.3	8.0	23.1	34.5	800.5	590.9	54.2	59.9	
February		1,210.7	214.0	123.0	2,328.3	830.1	89.6	944.7	16.0	9.9	21.8	32.5	770.9	639.8	48.7	61.4	
March		1,237.2	215.3	123.3	2,324.5	843.1	92.1	949.0	23.4	10.8	25.5	35.5	834.9	646.1	54.2	102.0	
April		1,259.1	215.7	124.2	2,322.5	856.0	95.2	954.9	20.1	12.2	25.9	32.4	849.9	436.0	61.6	113.6	
May		1,274.9	216.8	127.1	2,320.5	864.8	99.7	959.4	18.0	9.3	27.7	26.6	912.5	436.1	46.6	113.6	
June		1,289.3	217.9	129.1	2,315.0	873.4	102.3	934.2	20.2	10.7	28.3	29.4	970.5	386.5	30.9	104.6	
July		1,305.6	219.5	129.0	2,309.5	876.5	105.8	940.5	16.0	10.9	28.7	24.2	862.0	426.0	20.5	93.1	
Amount of benefits ¹⁵																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267	-----	-----	\$518,700	-----	\$15,961	-----	
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943	-----	-----	344,321	-----	14,537	-----	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342	-----	-----	344,084	-----	6,208	-----	
1943	921,463	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857	-----	79,643	-----	917	-----	
1944	1,110,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	19,238	5,035	-----	62,385	\$4,113	582	\$102	
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	23,431	4,669	-----	445,866	114,955	2,359	11,675	
1946	5,152,218	230,285	149,188	96,418	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761	-----	1,085,475	1,491,294	39,917	252,424	
1947	4,696,641	299,830	177,053	108,691	1,676,029	153,109	19,283	382,515	29,517	33,115	22,024	\$11,968	776,164	772,368	39,401	198,174	
1947																	
July	400,290	23,600	13,891	9,055	136,585	11,999	1,198	31,209	2,402	3,008	2,076	322	76,534	66,239	1,833	20,339	
August	384,665	23,996	14,100	9,164	137,346	12,099	1,308	32,578	2,215	2,435	1,878	1,555	66,804	59,521	2,107	17,559	
September	363,508	24,397	14,251	9,154	132,717	12,258	1,397	31,948	2,394	2,726	1,799	2,114	59,258	53,336	2,352	13,406	
October	350,664	24,818	14,488	9,358	141,603	12,429	1,589	32,277	2,731	2,975	1,854	2,794	52,785	38,153	2,832	9,967	
November	326,197	25,160	14,653	9,469	143,213	12,552	1,831	31,135	2,132	2,464	1,612	2,315	41,677	29,554	2,121	6,309	
December	354,697	25,589	14,758	9,395	146,655	12,687	2,040	31,824	2,202	2,853	1,824	2,870	52,202	40,209	2,977	6,631	
1948																	
January	377,090	26,098	14,840	9,479	151,923	12,836	2,170	33,307	2,444	2,201	1,814	3,123	59,161	48,933	3,370	5,891	
February	369,058	26,666	14,910	9,522	142,280	13,007	2,283	31,790	2,436	2,918	1,773	2,728	60,730	49,466	2,867	5,681	
March	402,525	27,296	14,998	9,342	145,141	13,242	2,340	33,001	3,541	2,826	2,243	3,219	76,573	55,782	3,462	9,519	
April	390,637	27,832	15,021	9,550	146,709	13,474	2,411	30,312	3,032	2,976	2,200	2,895	73,576	46,940	3,822	9,887	
May	368,751	28,229	15,087	11,393	142,622	13,639	2,506	32,406	2,696	2,571	2,229	2,501	66,432	33,535	2,832	9,973	
June	371,200	28,587	15,155	11,779	141,224	13,804	2,561	33,181	3,056	2,295	2,428	2,675	71,940	30,676	2,048	9,811	
July	365,166	28,998	15,293	11,900	139,695	13,884	2,664	33,925	2,417	2,615	2,363	2,167	67,619	31,626	1,279	8,731	

¹ Preliminary.

² Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

³ Age and disability annuitants and pensioners in current-payment status at end of month, and amounts certified, minus cancellations, during year.

⁴ Data for civil-service retirement and disability fund and Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Retirement and disability benefits include survivor benefits under joint and survivor elections and accrued annuities to date of death paid to survivors. Refunds to employees leaving service not included.

⁵ Veterans' pensions and compensation.

⁶ Widow's, widow's current, parent's and child's benefits. Partly estimated.

⁷ Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

⁸ Payments to widows, parents, and children of deceased veterans.

⁹ Number and amount of lump-sum death payments certified.

¹⁰ Number of decedents on whose account lump-sum payments were made.

¹¹ Payments under the Railroad Retirement Act, Federal civil-service and veterans' programs; see August *Bulletin* for annual data by program.

¹² Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, and under the Railroad Unemployment Insurance Act beginning July 1947. Includes maternity benefits in Rhode Island and under the Railroad Unemployment Insurance Act; excludes benefits under private plans in California.

¹³ Before January 1948, number represents average weekly number of beneficiaries; beginning January 1948, number represents number during week ended nearest 15th of month. Annual amounts adjusted for voided benefit checks. Beginning July 1947, State unemployment insurance data include reconversion unemployment benefits for seamen.

¹⁴ Number represents average number of persons receiving benefits in a 14-day registration period. Annual amounts adjusted for underpayments and overpayments.

¹⁵ Readjustment allowances to unemployed veterans; 1 to 2 percent of number and amount for illness after establishment of unemployment rights. Before January 1948, number represents average weekly number of continued claims during weeks ended in the month; beginning January 1948, number represents number of continued claims during week ended nearest 15th of month.

¹⁶ Number and amount of claims paid under the Servicemen's Readjustment Act.

¹⁷ Payments: annual and lump-sum payments (amounts certified, including retrospective payments) and monthly payments in current-payment status, under the Social Security and the Railroad Retirement Acts; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and State sickness compensation programs and under the Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.

TABLE 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1946-48

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions
Fiscal year:						
1946-47	\$1,459,492	\$481,448	\$380,057	\$1,001,504	\$184,823	\$141,750
1947-48	1,616,162	482,585	557,061	1,007,088	207,919	145,148
1947						
July	72,390	16,422	5,997	117,366	2,054	104
August	329,288	266,514	13,018	171,248	9,464	1,776
September	13,861	18,951	116,289	6,225	2,790	29,115
October	65,592	20,267	4,214	107,752	561	3,667
November	310,496	18,786	8,573	152,680	9,822	1,309
December	14,078	20,142	126,245	7,479	1,498	34,767
1948						
January	35,496	20,084	2,539	77,515	12,906	33
February	277,662	18,579	6,499	109,583	138,448	1,212
March	30,415	18,978	132,618	6,864	12,912	36,401
April	74,324	19,258	5,663	112,188	2,921	76
May	376,000	19,998	11,598	132,475	13,417	1,289
June	16,590	24,607	123,808	5,713	1,181	35,399
July	63,057	244,676	2,378	112,097	1,586	5

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

² Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, through April 1946, contributions from employees in 4 States; employee contributions beginning May 21, 1946, in California and beginning July 1, 1946, in Rhode Island, are deposited in the respective State sickness insurance funds. Data reported by State agencies; corrected to Aug. 15, 1948.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Represents August contributions of \$19.6 million from employees, and contributions for fiscal year 1947-48 of \$245.4 million from the Federal Government and \$1.5 million from the District of Columbia for certain District Government employees.

⁶ Represents July contributions of \$17.3 million from employees, and contributions for fiscal year 1948-49 of \$225.4 million from the Federal Government and \$2.0 million from the District of Columbia for certain District Government employees.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

TABLE 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1947-49

[In thousands]

Item	Fiscal year 1947-48		Fiscal year 1948-49	
	Appropriations ¹	Expenditures, July 1947 ²	Appropriations ¹	Expenditures, July 1948 ²
Total	\$1,437,807	\$132,461	\$1,595,340	\$195,799
Administrative expenses	42,476	5,441	45,420	4,900
Federal Security Agency, Social Security Administration ³	42,376	4,458	45,318	3,809
Department of Commerce, Bureau of the Census	100	10	102	8
Department of the Treasury ⁴	(⁵)	974	(⁵)	1,084
Grants to States	881,455	87,707	949,000	143,937
Unemployment insurance and employment service administration	\$ 130,455	\$ 9,579	\$ 130,000	\$ 64,524
Old-age assistance	726,000	1,714	797,000	57,957
Aid to the blind	11,000	19	11,000	1,845
Aid to dependent children	7,500	16,679	7,500	1,845
Maternal and child health services	3,500	401	3,500	542
Services for crippled children	3,000	252	3,000	15
Child welfare services				
Emergency maternity and infant care				
Benefit payments, old-age and survivors insurance	\$ 511,676	\$ 39,314	\$ 599,000	\$ 46,962
Reconversion unemployment benefits for seamen	2,200	(⁶)	1,920	(⁷)

¹ Excludes unexpended balance of appropriations for preceding fiscal year.

² Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

³ 1947-48 data exclude expenses for administering U. S. Employment Service; that Bureau became part of the Federal Security Agency on July 1, 1948.

⁴ Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from old-age and survivors insurance fund to general fund of the Treasury.

⁵ Not available because not separated from appropriations for other purposes.

⁶ Represents grants for unemployment insurance and employment service administration.

⁷ Excludes grants for employment service.

⁸ Actual payments from old-age and survivors insurance trust fund.

⁹ Estimated expenditures as shown in 1948-49 budget.

¹⁰ Not available.

Source: Federal appropriation acts and 1948-49 budget (appropriations);

Daily Statement of the U. S. Treasury and reports from administrative agencies (expenditures).

(Continued from page 23)

Maternal and Child Welfare

GESELL, ARNOLD. *Studies in Child Development*. New York: Harper and Brothers Publishers, 1948. 224 pp. \$4.

A collection of studies that deal with the characteristics and conditions of child development.

HONOLULU. CHAMBER OF COMMERCE. PUBLIC HEALTH COMMITTEE. *Maternal and Child Health Services, Territory of Hawaii*. Honolulu: The Chamber, Jan. 1948. 61 pp. Processed.

A postwar planning study with recommendations in the field of maternal and child health.

LOUISIANA. STATE DEPARTMENT OF PUBLIC WELFARE. *Minimum Requirements for License of Child Caring Institutions*. Baton Rouge: The Department, 1948. 34 pp.

LENROOT, KATHARINE F. "The Ninth Pan American Child Congress." *Bulletin of the Pan American Union*, Washington, Vol. 82, June 1948, pp. 334-341.

NATIONAL CONFERENCE ON PREVENTION AND CONTROL OF JUVENILE DELINQUENCY. *Report on Community Organization*. Washington: U. S. Govt. Print. Off., 1948. 15 cents.

The first of a series of 18 reports concerned with the prevention and control of juvenile delinquency. Other titles in the series include General

Recommendations for State and Community Action, Institutional Treatment of Delinquent Juveniles, Mental Health and Child Guidance Clinics, Case Work—Group Work, Rural Aspects of Juvenile Delinquency, and Statistics. (The entire series may be purchased from the U. S. Government Printing Office for \$2.75.)

AUSTRALIA. NEW SOUTH WALES. CHILD WELFARE DEPARTMENT. *Report of the Minister of Public Instruction on the Work of the Child Welfare Department for the Year ended 30th June 1947*. Sydney: Thomas Henry Tennant, Govt. Printer, 1948. 32 pp. 2s.

TYSON, HELEN GLENN. *Children Are Important*. Pittsburgh, Pa.: Public

TABLE 4.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, April-June 1948 and fiscal years 1946-47 and 1947-48¹

[In thousands]

Internal revenue collection district in—	Fiscal year 1946-47			Fiscal year 1947-48			April-June 1948		
	Total	Insurance contributions ²	Unemployment taxes ³	Total	Insurance contributions ²	Unemployment taxes ³	Total	Insurance contributions ²	Unemployment taxes ³
Total.....	\$1,644,313	\$1,459,492	\$184,822	\$1,823,065	\$1,616,045	\$207,920	\$484,433	\$466,914	\$17,519
Alabama.....	15,463	13,746	1,717	17,895	15,854	2,041	4,461	4,328	133
Arizona.....	3,605	3,264	341	4,174	3,865	309	1,126	1,111	15
Arkansas.....	5,375	4,997	378	6,263	5,604	659	1,400	1,438	22
California (2 districts).....	113,850	100,600	13,250	132,453	118,024	14,430	34,604	33,622	981
Colorado.....	9,957	8,895	1,062	11,449	10,241	1,209	2,849	2,758	92
Connecticut.....	31,592	27,931	3,661	34,318	30,183	4,136	8,969	8,733	236
Delaware.....	10,379	9,138	1,241	10,527	9,439	1,089	2,837	2,638	179
Florida.....	16,223	14,578	1,644	18,147	16,315	1,832	4,915	4,827	88
Georgia.....	20,400	18,178	2,222	22,142	19,708	2,433	5,644	5,469	174
Hawaii.....	3,861	3,447	413	4,428	3,919	508	1,127	1,105	23
Idaho.....	3,295	2,962	334	3,859	3,474	385	884	877	6
Illinois (2 districts).....	156,537	139,521	17,016	164,727	145,458	19,269	44,336	42,274	2,061
Indiana.....	31,157	27,730	3,427	35,390	31,412	3,978	8,992	8,839	153
Iowa.....	14,380	12,959	1,421	16,434	14,729	1,705	4,156	4,085	71
Kansas.....	8,580	7,655	925	9,668	8,697	997	2,348	2,297	51
Kentucky.....	12,791	11,320	1,471	14,912	13,080	1,832	3,623	3,577	45
Louisiana.....	13,764	12,220	1,545	15,281	13,691	1,591	3,785	3,708	77
Maine.....	6,625	5,904	721	7,221	6,449	772	1,736	1,709	26
Maryland (including District of Columbia).....	28,080	24,863	3,218	30,892	27,260	3,632	7,899	7,698	201
Massachusetts.....	67,454	59,446	8,008	71,900	63,392	8,507	18,490	18,073	417
Michigan.....	102,282	90,540	11,743	114,823	101,512	13,310	30,875	29,358	1,517
Minnesota.....	24,932	22,218	2,714	28,407	25,282	3,124	7,194	7,023	171
Mississippi.....	5,328	4,824	505	5,724	5,184	541	1,399	1,380	13
Missouri (2 districts).....	42,767	38,054	4,713	48,284	42,904	5,380	12,615	12,217	397
Montana.....	2,582	2,352	230	3,059	2,778	281	724	713	12
Nebraska.....	7,732	6,951	781	8,900	7,974	927	2,266	2,197	69
Nevada.....	1,475	1,338	137	1,567	1,424	143	384	380	4
New Hampshire.....	4,962	4,386	575	5,473	4,850	623	1,273	1,235	38
New Jersey (2 districts).....	56,565	49,730	6,815	60,662	53,392	7,270	15,878	15,328	550
New Mexico.....	2,221	2,024	197	2,624	2,361	263	654	642	12
New York (6 districts).....	329,364	292,862	36,503	357,640	316,513	41,127	102,945	98,013	4,932
North Carolina.....	23,349	20,553	2,797	26,248	23,252	2,996	6,596	6,442	153
North Dakota.....	1,492	1,379	113	1,829	1,688	141	443	437	6
Ohio (4 districts).....	110,894	98,018	12,876	123,974	109,340	14,634	33,207	31,805	1,402
Oklahoma.....	13,476	12,005	1,471	15,422	13,734	1,689	4,023	3,896	126
Oregon.....	13,870	12,342	1,528	15,732	14,002	1,730	3,840	3,786	54
Pennsylvania (3 districts).....	147,125	130,251	16,875	165,480	146,216	19,263	44,006	42,274	1,731
Rhode Island.....	10,841	9,596	1,245	11,843	10,309	1,474	2,971	2,839	32
South Carolina.....	9,512	8,442	1,070	11,201	9,932	1,269	2,766	2,729	37
South Dakota.....	1,736	1,596	140	2,141	1,966	175	519	511	9
Tennessee.....	18,021	15,961	2,060	19,549	17,325	2,223	4,883	4,804	79
Texas (2 districts).....	44,649	39,752	4,898	51,166	45,286	5,881	13,141	12,589	552
Utah.....	4,053	3,618	436	4,902	4,359	543	1,202	1,183	20
Vermont.....	2,601	2,329	273	2,850	2,555	295	700	685	15
Virginia.....	18,867	16,785	2,082	21,382	19,030	2,352	5,267	5,107	160
Washington (including Alaska).....	22,676	20,245	2,431	25,242	22,607	2,635	6,205	5,960	136
West Virginia.....	12,783	11,302	1,481	15,100	13,347	1,753	3,770	3,710	60
Wisconsin.....	33,247	29,465	3,782	39,028	34,664	4,363	10,171	9,911	260
Wyoming.....	1,332	1,202	130	1,548	1,405	143	375	357	18

¹ Data are based on warrants covered by the Division of Bookkeeping and Warrants of the Treasury Department and therefore differ slightly from tax receipts in table 2, which are based on the *Daily Statement of the U. S. Treasury*. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into the Treasury. The

amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

² Tax effective Jan. 1, 1937, payable by employers and employees.

³ Tax effective Jan. 1, 1936, payable by employers only.

Source: Treasury Department, Bureau of Accounts.

Charities Association of Pennsylvania, Family and Child Welfare Division, Sept. 1947. 49 pp. 75 cents.

A study of child welfare work in Woodland County, Pa.

Health and Medical Care

CANADA. DOMINION BUREAU OF STATISTICS. INSTITUTIONAL STATISTICS BRANCH. *Annual Report of Hospitals in Canada for the Year 1946*. Ottawa: The Bureau, 1948. 111 pp. 25 cents.

CHISHOLM, BROCK. "Achievements of First World Health Assembly." *United Nations Bulletin*, Lake Success, N. Y., Vol. 5, Aug. 15, 1948, pp. 636-637. 15 cents.

DAVIS, MICHAEL M. "Who Will Pay the Costs?" *Survey Midmonthly*, New York, June 1948, pp. 191-193. \$4 a year.

Discusses ways of providing and paying for adequate medical services for all.

EWING, OSCAR R. "Essentials for National Health." *Survey Mid-*

monthly, New York, June 1948, pp. 185-187. \$4 a year.

Sets forth some of the essentials of an adequate health program.

EWING, OSCAR R. *The Nation's Health—A Ten Year Program*. Washington: U. S. Govt. Print. Off., 1948. 186 pp. \$1.

"A report on the state of the Nation's health, and on plans to raise the national level of health during the next decade," that includes an evaluation of our resources—manpower,

TABLE 5.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-48

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund ¹	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired ²	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-July 1948.....	\$11,399,578	\$1,030,332	\$2,088,216	\$283,168	\$9,916,779	\$82,788	\$58,959	\$10,058,526
Fiscal year:								
1946-47.....	1,459,867	163,466	425,582	40,788	1,193,600	48,751	7,305	8,798,390
1947-48.....	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,661
1947								
July.....	72,390	64	39,314	3,854	-42,000	54,930	72,412	8,827,676
August.....	329,958		39,206	3,361		55,927	358,806	9,115,066
September.....	13,861	9,242	39,874	3,550	300,000	66,736	27,676	9,094,746
October.....	65,592		41,662	4,470		65,150	48,722	9,114,208
November.....	310,496		40,933	3,492		163,344	82,556	9,380,278
December.....	14,078	11,954	41,865	4,301	134,103	73,754	17,900	9,360,144
1948								
January.....	35,496	60,775	37,747	3,714		78,257	68,217	9,414,954
February.....	277,662		47,418	3,732	156,645	163,443	52,896	9,641,466
March.....	30,415	10,006	45,464	4,397	104,740	91,169	10,991	9,632,025
April.....	74,324	527	46,068	3,908	-23,899	79,184	71,751	9,656,801
May.....	376,000		45,978	4,067		78,590	396,300	9,982,857
June.....	16,590	97,896	46,148	4,614	430,813	74,887	35,015	10,046,661
July.....	63,334	25	46,962	4,553	-20,000	82,788	58,959	10,058,526

¹ Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act; the Second Deficiency Appropriation Act, 1947, made available an additional \$375,000 for salaries of the Bureau of Old-Age and Survivors Insurance, and the Labor-Federal Security Appropriation Act, 1948, appropriated from the general fund of the Treasury \$700,000 to meet the additional administrative costs of benefits payable to survivors of certain

World War II veterans as defined in title II of the Social Security Act Amendments of 1946.

² Includes accrued interest; minus figures represent net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

TABLE 6.—Status of the unemployment trust fund, by specified period, 1936-48

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936-July 1948.....	\$8,296,210	\$8,268,399	\$27,811	\$11,508,013	\$876,369	\$5,139,983	\$7,834,456	\$876,899	\$80,943	\$178,207	\$961,756
Fiscal year:											
1946-47.....	7,869,044	443,000	17,044	1,005,273	131,419	817,817	7,009,547	127,576	15,469	51,687	859,498
1947-48.....	8,323,029	446,399	24,630	1,007,346	147,076	708,132	7,365,839	130,634	18,203	60,793	957,192
1947											
July.....	7,823,505	-55,000	26,505	39,070	22	91,897	6,956,742	94	3	2,481	866,764
August.....	7,993,421	167,000	29,421	243,149		71,187	7,128,704	1,623		3,670	864,717
September.....	7,971,852	-10,000	17,852	12,785	3,448	59,598	7,085,339	26,179	413	4,795	886,514
October.....	7,953,852	-15,000	14,862	37,897	174	53,708	7,069,702	3,301	21	5,685	884,150
November.....	8,121,991	159,326	23,665	212,268		40,966	7,241,004	1,178		4,341	880,987
December.....	8,124,162	4,161	21,675	16,363	4,780	45,248	7,216,899	31,290	586	5,600	907,263
1948											
January.....	8,158,110	30,000	25,623	27,678	63,903	50,653	7,248,827	30	7,889	5,868	909,284
February.....	8,248,926	93,000	23,439	154,039		58,918	7,343,948	1,091		5,395	904,980
March.....	8,216,724	-35,063	26,209	13,973	3,601	76,427	7,285,095	32,761	445	6,555	931,631
April.....	8,174,535	-50,000	34,110	38,707	248	75,254	7,248,796	68	31	5,989	925,741
May.....	8,302,952	125,000	37,527	199,436		66,442	7,381,790	1,160		5,737	921,164
June.....	8,323,029	32,974	24,630	11,983	70,900	98,834	7,365,839	31,859	8,815	4,646	957,192
July.....	8,296,210	-30,000	27,811	35,140	19	66,542	7,334,456	4	2	3,942	961,756

¹ Includes accrued interest; minus figures represent net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes transfers from railroad unemployment insurance administration fund amounting to \$75,014,000.

⁴ Includes withdrawals of \$39,169,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

facilities, knowledge, and funds. Considers the economics of health and medical services, and concludes that a Government plan of insurance is the best means of giving the greatest number of people access to adequate medical care.

FRANKEL, EMIL. "The Problem of the Long-Term Patient in New Jersey." *Journal of the Medical Society of New Jersey*, Trenton, Vol. 45, July 1948, pp. 323-327. 30 cents.

HINSHAW, DAVID. *Take Up Thy Bed and Walk*. New York: G. P. Put-

nam's Sons, 1948. 262 pp. \$2.75.

Outlines the part taken by the Institute for the Crippled and Disabled in New York, since its foundation in 1917, in developing the new science of rehabilitation. Describes the techniques used by the Institute

TABLE 7.—Old-age and survivors insurance: Monthly benefits in current-payment status ¹ at the end of the month by type of benefit and month, July 1947–July 1948, and monthly benefit actions, by type of benefit, July 1948

[Amounts in thousands; data corrected to Aug. 17, 1948]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1947														
July	1,855,330	\$35,598.5	811,586	\$20,087.6	249,540	\$3,265.1	500,495	\$6,345.0	149,173	\$3,030.5	135,350	\$2,747.7	9,186	\$122.6
August	1,876,967	36,094.9	824,265	20,428.5	253,214	3,318.3	502,706	6,378.5	151,770	3,085.8	135,636	2,758.6	9,376	125.2
September	1,903,351	36,655.7	836,861	20,765.9	257,344	3,377.3	509,005	6,469.3	154,865	3,150.9	135,715	2,764.4	9,561	127.9
October	1,930,719	37,245.9	849,841	21,150.9	261,522	3,437.6	515,933	6,571.9	158,410	3,226.3	135,272	2,758.7	9,740	130.5
November	1,952,441	37,711.8	860,827	21,410.8	265,034	3,487.5	520,478	6,638.8	161,145	3,285.1	135,070	2,736.9	9,887	132.8
December	1,978,245	38,276.8	874,724	21,778.9	269,174	3,545.2	524,785	6,702.5	164,309	3,351.8	135,229	2,763.7	10,026	134.7
1948														
January	2,008,009	38,933.2	891,182	22,215.4	273,913	3,612.3	529,660	6,773.8	167,578	3,420.8	135,480	2,773.5	10,196	137.3
February	2,040,859	39,673.6	909,187	22,706.0	278,951	3,685.1	535,074	6,854.3	170,969	3,463.1	136,379	2,796.4	10,299	138.8
March	2,080,312	40,537.9	929,291	23,245.8	284,875	3,760.4	542,097	6,955.7	175,946	3,598.8	137,666	2,827.6	10,437	140.7
April	2,115,064	41,306.6	946,133	23,700.7	289,537	3,838.6	549,128	7,058.5	180,419	3,693.5	139,193	2,865.5	10,654	143.8
May	2,139,746	41,867.5	957,970	24,041.9	293,274	3,895.5	553,430	7,123.7	184,382	3,775.9	139,847	2,883.9	10,843	146.6
June	2,162,603	42,391.3	968,882	24,344.5	296,711	3,948.2	556,854	7,175.1	188,612	3,865.5	140,807	2,908.6	11,047	149.5
July	2,182,043	42,882.0	981,085	24,697.5	300,530	4,006.1	555,934	7,164.9	192,067	3,939.4	141,224	2,922.3	11,203	151.9
Monthly benefit actions, July 1948:														
In force ² beginning of month	2,470,977	49,354.7	1,145,953	29,155.6	342,511	4,592.2	588,812	7,585.5	191,680	3,925.2	190,859	3,945.2	11,162	151.0
Benefits awarded in month	47,939	1,032.3	22,798	620.2	8,025	113.8	9,189	128.5	4,225	89.3	3,468	77.1	237	3.4
Entitlements terminated ³	17,977	334.5	8,864	148.2	2,950	38.8	5,489	73.0	672	13.3	2,918	60.1	74	1.0
Net adjustments ⁴	167	14.9	122	11.0	29	1.2	22	2.4	—4	—1	—3	—5	1	(⁵)
In force end of month	2,501,106	50,067.5	1,163,006	29,638.5	347,605	4,668.3	592,534	7,643.3	195,229	4,001.1	191,406	3,962.8	11,326	153.4

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

³ Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

⁴ Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

⁵ Less than \$50.

TABLE 8.—Old-age and survivors insurance: Number and amount of monthly benefits withheld, by reason for withholding payment and type of benefit, June 30, 1948

[Corrected to July 27, 1948]

Reason for withholding payment ¹	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Total	308,284	\$6,963,328	177,271	\$4,811,023	45,800	\$643,999	31,978	\$410,427	3,068	\$59,788	50,052	\$1,036,662	115	\$1,429
Employment of beneficiary	249,510	6,111,093	174,008	4,740,513	1,970	24,350	22,953	298,238	2,673	51,939	47,835	995,243	71	810
Employment of primary beneficiary on whose wages benefit is based	48,355	670,180			43,417	614,217	4,938	64,963						
Failure to have care of an entitled child	1,242	23,220									1,242	23,220		
Previous payment of lump-sum attainment claim	235	7,342	134	4,990	44	873	2	44	53	1,406	1	18	1	11
Payee not determined	2,256	29,410	228	5,308	45	559	1,861	21,229	47	886	74	1,416	1	12
All other	6,686	113,083	2,901	60,212	324	4,000	2,224	25,953	295	5,557	900	16,765	42	596

¹ As provided under sections 203 and 907 of the amended act, except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or other appropriate payee. When 2 or more

reasons for withholding are reported simultaneously, the case is classified under the first listed reason. In all other instances in which 2 or more reasons apply, the first reported reason is the reason recorded.

in helping the physically handicapped person resume his place in society and reenter the field of employment.

MENNINGER, WILLIAM C. *Psychiatry: Its Evolution and Present Status.* Ithaca, N. Y.: Cornell University Press, 1948. 138 pp. \$2.
Shows the relation of psychiatry to

social work, education, and public health.

MILLER, BENJAMIN F. *You and Your Doctor—A Frank Discussion of Group Medical Practice and Other Modern Trends in American Medicine.* New York: McGraw-Hill Book Company, Inc., 1948. 183 pp. \$2.75.

MYRGAARD, ARVID. *Sweden's Public Health System.* New York: American-Scandinavian Foundation, 1947. 17 pp. (Reprint of article from *American-Scandinavian Review*, Dec. 1947.)

Describes the system and discusses legislation designed to produce an increased birth rate.

TABLE 9.—Unemployment insurance: Initial claims received in local offices, by State, July 1948

[Data reported by State agencies; corrected to Aug. 17, 1948]

Region and State	Total			New	
	All claimants	Amount of change from—		All claimants	Women claimants
		June 1948	July 1947		
Total.....	838,780	-84,149	-103,735	394,000	526,728
Region I:					
Connecticut.....	22,280	+7,950	+5,515	11,847	10,376
Maine.....	4,839	-1,588	-823	2,659	2,123
Massachusetts.....	35,002	-6,353	-4,718	18,110	23,397
New Hampshire.....	3,124	-141	+282	1,790	1,492
Rhode Island.....	11,117	+2,750	-464	5,408	7,459
Vermont.....	732	-224	-356	394	490
Region II:					
Delaware.....	1,176	-100	-142	457	970
New Jersey.....	52,796	+9,041	+2,081	27,885	32,526
New York.....	208,059	-82,893	+25,285	100,445	98,350
Pennsylvania.....	57,544	+4,515	-12,966	27,508	38,759
Region III:					
District of Columbia.....	1,261	+118	-279	(¹)	(¹)
Maryland.....	12,972	-1,212	+631	5,778	9,180
North Carolina.....	16,424	+5,110	+2,279	10,512	13,077
Virginia.....	6,908	+1,259	+2,400	3,822	5,992
West Virginia.....	6,176	+1,967	-2,440	2,185	5,181
Region IV:					
Kentucky.....	5,502	+666	-697	2,570	4,082
Michigan.....	35,181	-44,572	-83,406	11,140	23,849
Ohio.....	24,670	+4,549	-1,663	10,909	17,682
Region V:					
Illinois.....	53,170	+10,214	+1,115	27,348	36,658
Indiana.....	22,196	+2,177	-1,485	10,613	10,883
Minnesota.....	3,603	-296	+136	1,767	2,522
Wisconsin.....	6,516	-821	+98	3,393	4,001
Region VI:					
Alabama.....	8,841	+92	-2,319	2,749	7,019
Florida.....	17,953	+4,583	+1,129	9,752	14,133
Georgia.....	8,310	+153	-2,589	4,425	6,156
Mississippi.....	4,779	+1,539	+752	2,186	3,051
South Carolina.....	6,972	+1,666	+906	3,559	5,531
Tennessee.....	8,668	+236	-2,444	3,961	7,144
Region VII:					
Iowa.....	2,258	-831	-465	1,233	1,653
Kansas.....	2,992	+238	-677	1,396	2,234
Missouri.....	16,160	-1,465	-8,310	7,807	11,071
Nebraska.....	1,085	+73	+173	664	668
North Dakota.....	197	-13	-56	62	73
South Dakota.....	149	+2	+10	98	100
Region VIII:					
Arkansas.....	4,537	+990	-4,082	1,324	3,597
Louisiana.....	7,920	+229	-429	2,394	6,325
New Mexico.....	751	+13	-49	238	565
Oklahoma.....	4,633	+567	-1,030	1,788	3,270
Texas.....	7,909	-93	-4,082	3,233	4,615
Region IX:					
Colorado.....	2,495	+752	+405	859	1,714
Idaho.....	1,304	+895	-560	990	1,286
Montana.....	514	+6	-174	252	359
Utah.....	2,647	+1,015	-609	1,357	2,467
Wyoming.....	219	-5	-100	102	145
Region X:					
Arizona.....	2,497	+106	-994	931	1,951
California.....	100,587	-6,740	-5,093	41,082	49,872
Nevada.....	869	+39	-178	394	632
Oregon.....	7,325	-10,983	-694	4,033	6,423
Washington.....	23,873	+10,043	-4,831	10,038	22,446
Territories:					
Alaska.....	191	-207	+43	104	116
Hawaii.....	990	-80	+631	164	715

¹ Includes estimate for District of Columbia.² Data not received.³ Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of benefit amount and duration, as well as eligibility for benefits, on a per employer basis.⁴ Data estimated by State agency.TABLE 10.—Unemployment insurance: Continued claims¹ received in local offices, by State, July 1948

[Data reported by State agencies; corrected to Aug. 17, 1948]

Region and State	Total ²			Compensable	
	All claimants	Amount of change from—		All claimants	Women claimants
		June 1948	July 1947		
Total.....	4,294,157	-319,564	-924,850	2,180,000	3,747,843
Region I:					
Connecticut.....	57,827	+9,939	-27,381	33,206	44,370
Maine.....	32,639	-15,102	-6,082	16,736	31,093
Massachusetts.....	250,144	-86,607	-122,636	126,856	227,422
New Hampshire.....	21,473	-9,735	-4,523	12,058	20,435
Rhode Island.....	75,096	-11,578	+3,130	37,943	69,767
Vermont.....	7,599	-1,578	-2,387	4,651	7,220
Region II:					
Delaware.....	5,422	-121	-1,800	2,711	4,825
New Jersey.....	239,758	-16,987	-96,929	128,301	212,813
New York.....	1,002,412	+46,271	-165,037	502,163	702,396
Pennsylvania.....	276,335	+776	-143,682	125,040	246,131
Region III:					
Dist. of Col.....	12,415	-2,385	-2,720	(¹)	(¹)
Maryland.....	66,210	+258	-8,406	29,078	66,210
North Carolina.....	81,677	+6,011	-11,128	59,274	68,213
Virginia.....	50,834	-2,025	-6,622	32,309	46,700
West Virginia.....	31,589	-1,555	-19,770	10,470	30,241
Region IV:					
Kentucky.....	38,841	-2,654	-23,859	18,771	36,639
Michigan.....	119,516	-75,646	-53,539	49,139	108,404
Ohio.....	128,237	-7,112	-14,857	62,377	100,162
Region V:					
Illinois.....	363,431	-39,234	+4,102	212,891	339,073
Indiana.....	65,391	-5,061	+5,914	35,442	55,593
Minnesota.....	17,761	-1,807	-2,549	9,390	15,651
Wisconsin.....	25,649	-1,521	+1,522	15,111	21,156
Region VI:					
Alabama.....	51,464	+920	-16,872	19,443	46,800
Florida.....	81,407	+22,098	-752	44,451	71,875
Georgia.....	51,533	-175	-23,584	33,033	42,859
Mississippi.....	24,221	+5,770	-1,159	12,182	21,208
South Carolina.....	19,365	+2,688	-856	11,158	16,014
Tennessee.....	78,603	-7,570	-26,634	41,418	73,955
Region VII:					
Iowa.....	15,752	-563	-1,540	9,350	14,448
Kansas.....	16,234	-173	-4,843	7,780	15,119
Missouri.....	95,652	-10,767	-38,594	47,777	85,422
Nebraska.....	3,594	-283	-511	2,332	3,088
North Dakota.....	651	+58	-223	444	608
South Dakota.....	844	-42	-140	573	789
Region VIII:					
Arkansas.....	20,178	-3,257	-5,640	6,842	18,601
Louisiana.....	32,828	+1,237	-1,204	11,332	28,454
New Mexico.....	3,801	-59	+335	1,365	3,510
Oklahoma.....	17,768	-959	-6,487	7,306	15,811
Texas.....	26,841	-1,499	-15,463	13,083	21,900
Region IX:					
Colorado.....	10,414	-779	+409	5,145	8,377
Idaho.....	3,119	-890	-2,117	2,288	2,298
Montana.....	3,684	-1,732	-1,147	2,209	3,372
Utah.....	7,097	+545	-568	4,133	8,094
Wyoming.....	1,216	-160	-253	758	1,038
Region X:					
Arizona.....	10,892	-252	-909	5,086	10,052
California.....	637,042	-82,811	-59,630	309,285	595,841
Nevada.....	4,181	-798	-697	1,943	3,930
Oregon.....	32,900	-2,533	-11,963	17,068	26,540
Washington.....	63,832	-19,770	-11,416	29,513	46,664
Territories:					
Alaska.....	1,862	-1,063	+1,109	1,141	1,726
Hawaii.....	6,636	-1,347	+4,690	1,396	6,014

¹ In some States 1 claim covers more than 1 week.² Includes waiting-period claims except in Maryland, which has no provision for filing such claims.³ Includes estimate for District of Columbia.⁴ Data not received.

TABLE 11.—Unemployment insurance: Number of individuals¹ compensated during weeks ended in July 1948 and number of weeks compensated and amount of benefits paid in July 1948, by State

[Data reported by State agencies; corrected to Aug. 17, 1948]

Region and State	All types of unemployment								Total unemployment			
	Individuals compensated during weeks ended—					Weeks compensated			Benefits paid ²	Weeks compensated	Benefits paid ²	Average weekly payment
	July 3	July 10	July 17	July 24	July 31	Number	Amount of change from—					
							June 1948	July 1947				
Total ¹	823,000	690,000	862,000	838,000	840,000	3,564,000	-306,000	-818,000	\$67,619,000	3,376,000	\$65,088,000	\$19.28
Region I:												
Connecticut	15,540	11,390	14,205	14,878	19,291	65,080	+107	-2,593	1,272,844	63,443	1,255,200	19.78
Maine	6,476	7,927	6,662	6,874	5,644	30,755	-12,022	-3,392	459,726	27,105	417,745	15.41
Massachusetts	54,458	50,729	46,417	48,554	47,109	217,410	-41,438	-84,184	4,604,254	202,404	4,445,910	21.97
New Hampshire	5,640	5,106	5,155	4,907	4,856	22,497	-4,276	+259	330,295	21,047	316,244	15.03
Rhode Island	16,428	12,545	18,869	16,269	15,375	68,922	-11,524	+3,282	1,430,559	67,343	1,414,654	21.01
Vermont ⁴												
Region II:												
Delaware	1,107	986	1,015	889	1,175	4,406	-431	-1,440	63,752	4,133	61,408	14.86
New Jersey	57,589	29,966	43,350	39,009	63,361	202,893	-36,622	-78,346	3,973,887	193,975	3,871,391	19.96
New York	162,865	155,619	202,150	206,947	194,655	827,875	+113,120	-177,259	18,172,994	*786,481	*17,264,344	*21.95
Pennsylvania	44,498	26,192	52,366	56,427	56,680	194,723	-45,564	-168,455	3,303,236	190,144	3,257,312	17.13
Region III:												
District of Columbia	2,478	3,591	2,093	3,740	2,363	13,023	-1,794	+2,412	221,562	12,865	218,154	16.96
Maryland	14,548	12,104	12,700	13,145	11,849	55,330	-5,300	-18,472	994,952	50,314	940,850	18.70
North Carolina	10,692	13,275	14,340	13,629	12,144	59,884	+4,159	-16,906	655,784	55,877	630,065	11.28
Virginia	10,763	7,986	12,949	10,008	11,376	46,739	-25	-6,601	655,829	44,454	630,626	14.25
West Virginia	4,711	4,713	5,056	5,479	4,947	21,555	-3,116	-15,926	327,580	15,553	242,563	15.60
Region IV:												
Kentucky	5,971	5,255	8,878	7,487	5,093	30,126	-3,718	-12,941	376,177	29,648	372,566	12.57
Michigan	28,761	21,965	21,349	21,773	21,981	96,461	-69,576	-42,797	1,920,415	93,514	1,889,853	20.21
Ohio	21,500	18,859	21,917	21,493	20,134	91,374	-10,184	-10,423	1,584,660	88,141	1,551,767	17.61
Region V:												
Illinois	69,805	56,609	75,420	67,278	69,487	299,017	-35,085	+11,562	5,326,400	276,660	5,079,768	18.36
Indiana	10,370	10,092	12,085	10,820	8,542	47,616	-6,191	+7,954	796,271	44,133	768,133	17.40
Minnesota	5,508	3,762	7,647	5,717	5,381	24,764	-6,944	-1,130	368,670	23,472	356,033	15.17
Wisconsin	4,039	3,820	4,149	4,289	4,475	18,626	-1,621	+2,807	320,350	16,659	294,300	17.67
Region VI:												
Alabama	9,239	7,102	10,816	9,735	8,910	40,237	-693	-18,601	601,170	38,827	586,861	15.11
Florida	11,121	11,146	14,196	14,032	14,538	61,121	+19,140	+587	830,659	59,298	831,327	13.72
Georgia	9,623	8,952	9,228	9,545	8,511	39,778	+79	-18,588	511,002	37,062	487,384	13.15
Mississippi	2,955	2,586	3,561	4,198	3,022	15,085	+2,524	-1,882	205,550	14,383	199,145	13.85
South Carolina	4,753	4,650	5,102	4,602	5,047	21,601	+1,444	-2,394	317,890	21,110	313,625	14.86
Tennessee	14,960	12,126	12,033	18,903	17,978	67,105	-2,802	-18,648	883,827	64,603	861,518	13.34
Region VII:												
Iowa	2,670	2,627	2,931	3,024	2,910	12,864	-651	+1,296	196,010	11,496	183,212	15.94
Kansas	2,729	2,506	2,604	2,737	2,645	12,013	-528	-2,937	180,228	11,237	172,711	15.37
Missouri	21,136	14,134	17,580	16,473	15,000	72,713	-11,852	-25,922	1,134,671	68,443	1,105,629	16.15
Nebraska	888	741	857	946	868	3,741	-717	-609	53,062	3,405	49,829	14.63
North Dakota	86	106	90	112	116	466	+31	-144	7,634	386	6,725	17.42
South Dakota	194	151	150	112	161	664	+43	+282	10,916	566	9,649	17.05
Region VIII:												
Arkansas	3,673	3,570	3,190	3,458	3,111	14,723	-5,004	-1,822	235,143	13,951	226,342	16.22
Louisiana	8,157	6,898	8,934	8,409	9,065	36,843	-1,681	-3,908	525,767	35,233	510,921	14.50
New Mexico	680	625	696	527	675	2,824	-412	-891	48,698	2,717	47,384	17.44
Oklahoma	5,337	4,902	3,464	7,539	5,372	25,327	+985	-6,502	416,361	24,199	404,524	16.72
Texas	6,458	5,044	7,820	6,606	6,462	28,596	-3,634	-19,610	386,888	26,708	370,452	13.87
Region IX:												
Colorado	1,693	1,566	1,639	1,675	1,717	7,291	-1,095	+283	111,691	6,867	107,050	15.59
Idaho	538	392	410	165	306	1,548	-1,963	-1,798	27,851	1,459	26,745	18.33
Montana	817	600	796	698	687	3,176	-1,776	-510	48,700	3,176	48,700	15.33
Utah	1,053	934	672	563	1,331	4,010	-1,213	-521	88,336	3,745	84,375	22.53
Wyoming	250	219	193	194	236	910	-547	-304	16,061	791	14,133	17.87
Region X:												
Arizona	1,451	1,525	1,470	1,444	1,603	6,669	-147	+193	123,859	6,417	120,438	18.77
California	134,107	114,981	150,456	128,464	122,857	564,859	-82,338	-73,354	12,042,511	536,910	11,654,516	21.71
Nevada	934	611	835	812	759	3,529	-856	-184	69,258	3,375	67,177	19.90
Oregon	5,676	4,538	3,768	5,635	6,014	22,220	-4,434	-8,751	370,495	21,022	358,403	17.05
Washington	13,639	11,394	5,509	4,058	9,711	38,474	-27,188	-6,364	702,636	36,730	678,394	18.47
Territories:												
Alaska	870	37	1,362	813	606	3,129	-1,621	+1,894	69,636	3,036	68,277	22.49
Hawaii	2,102	1,220	1,088	1,382	1,488	6,555	-122	+5,042	131,756	5,724	124,711	21.79

¹ The number of individuals is assumed to be identical with the number of weeks compensated. This may result in a slight overstatement of the number of individuals.² Gross; not adjusted for voided benefit checks and transfers under interstate combined-wage plan.³ Includes estimates for Vermont.⁴ Data not received.⁵ Data estimated by State agency.

TABLE 12.—Unemployment insurance: Interstate claims received, weeks compensated by interstate payments, and amount of interstate benefit payments, by liable State, April-June 1948

[Data reported by State agencies; corrected to Aug. 6, 1948]

Region and liable State	Initial		Continued		Weeks compensated	Benefit payments
	Total	Women	Total	Women		
Total.....	112,437	46,871	640,261	279,517	453,365	\$8,411,643
Region I:						
Connecticut.....	3,301	1,153	14,651	5,548	10,289	215,931
Maine.....	546	222	1,868	751	1,930	29,658
Massachusetts.....	3,031	1,389	15,100	7,164	8,230	181,231
New Hampshire.....	827	364	6,003	2,619	4,462	57,973
Rhode Island.....	1,807	749	7,746	3,261	5,854	128,915
Vermont.....	267	103	1,648	604	1,342	23,909
Region II:						
Delaware.....	424	135	3,448	995	1,863	30,445
New Jersey.....	4,015	1,681	31,312	13,811	23,604	469,695
New York.....	16,869	7,778	98,479	50,756	69,957	1,382,040
Pennsylvania.....	4,523	1,797	26,416	11,014	18,611	332,402
Region III:						
District of Columbia.....	1,219	414	8,812	3,079	6,081	107,664
Maryland.....	2,317	896	9,079	3,507	4,898	98,828
North Carolina.....	1,130	538	6,103	2,834	3,710	45,393
Virginia.....	1,395	637	6,934	3,306	4,537	64,394
West Virginia.....	818	302	5,062	1,159	3,538	52,922
Region IV:						
Kentucky.....	786	265	11,067	4,622	6,221	78,628
Michigan.....	4,200	1,162	24,083	6,637	11,901	239,255
Ohio.....	4,649	1,446	26,342	8,264	14,332	270,121
Region V:						
Illinois.....	12,634	6,280	63,300	32,233	41,886	780,937
Indiana.....	2,325	731	11,028	3,244	6,420	113,279
Minnesota.....	882	431	3,707	1,483	2,818	40,785
Wisconsin.....	722	285	3,922	1,207	2,596	52,408
Region VI:						
Alabama.....	1,102	297	6,123	1,662	3,366	53,836
Florida.....	3,740	1,725	14,620	6,089	9,621	135,056
Georgia.....	1,423	710	8,053	4,622	5,218	76,770
Mississippi.....	952	322	5,104	1,841	3,499	46,467
South Carolina.....	561	220	2,981	1,465	2,104	32,602
Tennessee.....	1,822	764	14,670	6,460	10,669	156,334
Region VII:						
Iowa.....	616	220	3,409	1,126	1,626	27,281
Kansas.....	1,849	605	10,225	3,276	7,978	127,363
Missouri.....	3,430	1,786	24,857	14,045	15,909	261,420
Nebraska.....	492	239	3,201	1,542	2,157	32,446
North Dakota.....	114	52	521	314	417	7,088
South Dakota.....	60	27	508	236	412	7,004
Region VIII:						
Arkansas.....	546	205	2,261	824	1,662	26,012
Louisiana.....	1,104	371	4,807	1,685	3,652	57,587
New Mexico.....	250	85	1,357	799	2,145	35,283
Oklahoma.....	1,082	416	3,247	1,327	2,912	47,802
Texas.....	2,340	920	12,695	4,465	7,234	106,213
Region IX:						
Colorado.....	1,203	581	5,353	2,630	3,018	46,790
Idaho.....	299	112	2,431	557	1,970	37,263
Montana.....	175	69	2,255	922	1,862	28,936
Utah.....	382	174	1,804	740	1,415	32,509
Wyoming.....	317	99	2,284	799	1,456	27,425
Region X:						
Arizona.....	540	223	3,652	1,279	2,801	51,952
California.....	14,532	6,342	85,908	38,988	60,372	1,463,208
Nevada.....	561	208	5,510	2,047	4,471	89,439
Oregon.....	778	343	8,840	3,198	6,852	113,915
Washington.....	2,047	865	15,766	6,949	15,703	270,258
Territories:						
Alaska.....	1,300	138	9,073	1,059	7,945	192,740
Hawaii.....	144	65	1,159	485	1,029	21,872

(Continued from page 21)

Deposit Insurance Corporation to the Federal Security Agency. The change became effective July 29. On the same day Oscar R. Ewing, Federal Security Administrator, announced establishment of the Bureau of Federal Credit Unions as a part of the Social Security Administration.

Federal credit unions are coopera-

tive associations organized in accordance with the Federal Credit Union Act "to promote thrift among their members and create a source of credit for provident and productive purposes." As of July 29, 1948, there were 3,974 operating Federal credit unions.

Administration of the Federal Credit Union Act, originally vested in the Farm Credit Administration, had

been transferred in 1942, by Executive Order 9148 under the First War Powers Act of 1941, to the Federal Deposit Insurance Corporation. This temporary transfer of authority, which would have ended 6 months after the termination of the war, was made permanent by the President's Reorganization Plan No. 1 of 1947, effective July 1, 1947. Congressional

TABLE 13.—Time elapsed in the issuance of intrastate benefit payments for all types of unemployment based on claims taken at weekly intervals, 39 States, April-June 1948¹

[Data reported by State agencies; corrected to Aug. 11, 1948]

State	First payments			Second and subsequent payments		
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		In 2 weeks or less	In 6 weeks or more		In 2 weeks or less	In 6 weeks or more
Total.....	878,124	85	3	7,376,383	93	2
Calendar week ²	547,968	88	2	4,071,431	92	2
Colorado.....	3,014	93	1	15,849	97	1
Idaho.....	586	84	5	10,632	94	1
Indiana.....	13,842	87	2	144,642	96	1
Kansas.....	2,648	80	9	32,135	90	4
Maine.....	20,920	89	1	101,680	97	(³)
Massachusetts.....	55,870	86	2	584,274	96	1
Michigan.....	55,444	79	7	481,138	85	5
Nevada.....	770	93	1	10,816	97	(³)
New Hampshire.....	10,495	66	3	52,416	91	1
New York.....	267,063	93	2	1,867,796	93	2
Ohio.....	27,215	78	5	279,429	93	2
Oregon.....	6,951	75	2	87,358	92	1
Rhode Island.....	28,189	90	1	165,480	97	(³)
Utah.....	1,765	73	3	20,730	91	1
Vermont.....	3,210	77	2	17,405	93	1
Washington.....	12,143	78	2	206,055	88	1
Wisconsin ⁴	4,843	82	4	53,596	95	1
Flexible week ²	330,156	80	3	3,304,952	93	1
Alabama.....	10,190	35	4	111,252	78	1
Alaska.....	775	92	1	9,802	96	(³)
Arizona.....	1,927	96	1	13,997	98	1
California.....	139,973	84	3	1,779,246	96	1
Delaware.....	1,365	95	1	11,609	98	1
Florida.....	11,255	91	2	87,310	96	1
Georgia.....	7,407	89	2	66,303	97	1
Hawaii.....	1,613	65	(³)	16,192	68	(³)
Iowa.....	3,809	67	9	39,527	92	2
Kentucky.....	5,465	66	10	61,820	87	3
Maryland.....	33,260	87	1	138,638	87	1
Mississippi.....	3,579	92	2	36,454	95	1
Montana.....	1,611	94	1	21,235	98	1
Nebraska.....	445	70	9	5,632	90	2
New Mexico.....	686	64	8	8,286	84	5
North Carolina.....	15,801	79	2	148,602	93	1
North Dakota.....	161	71	10	4,272	92	2
Pennsylvania.....	66,389	71	3	636,392	87	1
South Dakota.....	197	81	6	3,032	92	1
Texas.....	9,634	82	7	40,246	93	2
Virginia.....	14,308	85	1	64,391	90	(³)
Wyoming.....	306	88	2	2,944	96	(³)

¹ Represents number of weeks elapsed between the end of the benefit period and the date of payment. Includes intrastate benefit payments only from States that take claims on a weekly basis and from Texas, where claims are filed in each week following the statutory 2-week benefit period.

² A calendar week is a period of 7 consecutive days, uniform for all claimants, usually ending on Saturday. A flexible week is a period of 7 consecutive days, beginning on the date a claim is filed.

³ Less than 1 percent.

⁴ Data includes payments for total and part-total unemployment only. Because Wisconsin's provision for issuing payments for partial unemployment are not comparable with other States, such payments were excluded.

TABLE 14.—Time elapsed in the issuance of intrastate benefit payments for all types of unemployment based on claims taken at biweekly intervals, 22 States, April–June 1948¹

[Data reported by State agencies; corrected to Aug. 11, 1948]

State	First payments			Second and subsequent payments		
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		In 2 weeks or less	In 6 weeks or more		In 2 weeks or less	In 6 weeks or more
Total.....	305,236	46	9	2,464,573	63	3
Calendar week ²	52,866	21	6	502,957	40	2
Arkansas.....	5,484	75	5	53,687	78	2
Connecticut.....	23,687	22	8	130,732	60	3
District of Columbia.....	2,536	1	6	41,314	(7)	1
Idaho.....	295	83	6	6,409	94	1
Kansas.....	866	66	5	5,747	58	3
Oklahoma.....	4,654	3	6	62,046	3	2
Tennessee.....	14,853	60	4	184,741	62	2
Vermont.....	124	28	2	780	71	4
Washington.....	677	1	6	17,501	1	2
Flexible week ²	262,370	51	10	1,961,616	67	3
Georgia.....	3,348	80	2	26,330	94	1
Illinois.....	130,875	60	5	696,717	79	2
Kentucky.....	2,030	41	13	28,322	63	3
Louisiana.....	10,393	39	12	108,422	70	6
Minnesota.....	8,105	68	4	106,547	51	1
Missouri.....	25,022	39	12	229,432	59	4
Nebraska.....	725	75	7	8,429	89	2
New Jersey.....	56,399	34	20	627,385	56	5
New Mexico.....	87	39	9	970	46	5
South Carolina.....	5,280	78	4	49,541	88	2
Virginia.....	2,365	0	10	9,835	0	3
West Virginia.....	7,451	49	11	68,755	81	3
Wyoming.....	90	77	4	931	80	1

¹ Represents number of weeks elapsed between the end of the benefit period and the date of payment. Includes intrastate benefit payments only from States that have a 1-week benefit period and that take all or a part of their claims on a biweekly basis.

² See footnote 2 on table 13.

³ Less than 1 percent.

⁴ Time-lapse distribution based on payments made in May and June.

TABLE 15.—Time elapsed in the issuance of interstate benefit payments for all types of unemployment, by State, April–June 1948¹

[Data reported by State agencies; corrected to Aug. 11, 1948]

State	First payments			Second and subsequent payments		
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		In 2 weeks or less	In 6 weeks or more		In 2 weeks or less	In 6 weeks or more
Total.....	39,855	44	14	405,257	53	7
Calendar week ²	17,667	49	13	182,130	48	7
Arkansas.....	158	73	4	1,482	75	3
Colorado.....	491	82	4	2,527	69	4
Connecticut.....	1,442	37	10	8,847	70	6
District of Columbia.....	411	23	12	5,670	41	4
Idaho.....	100	67	17	1,869	87	5
Indiana.....	611	41	15	5,796	42	10
Kansas.....	588	24	16	7,390	18	7
Maine.....	295	80	4	1,635	86	4
Massachusetts.....	955	41	20	7,275	61	14
Michigan.....	836	9	42	11,065	26	17
Nevada.....	282	73	3	4,189	82	1
New Hampshire.....	729	71	4	3,735	90	1
New York.....	6,349	59	11	63,401	33	7
Ohio.....	1,001	40	15	13,331	64	6
Oklahoma.....	2,007	58	10	2,705	75	4
Oregon.....	436	63	4	6,416	73	3
Rhode Island.....	660	65	9	5,188	78	3
Tennessee.....	759	50	11	9,910	64	7
Utah.....	63	32	19	1,352	82	3
Vermont.....	189	38	9	1,149	81	4
Washington.....	913	18	27	14,790	37	10
Wisconsin.....	186	49	23	2,410	80	7
Flexible week ²	22,188	40	15	223,127	56	7
Alabama.....	243	35	16	3,123	68	3
Alaska.....	740	87	1	7,205	80	1
Arizona.....	237	59	10	2,564	76	4
California.....	4,087	43	15	65,285	58	5
Delaware.....	131	80	6	1,732	94	2
Florida.....	1,082	80	3	8,539	87	1
Georgia.....	461	58	7	4,757	81	3
Hawaii.....	47	40	9	982	82	2
Illinois.....	6,004	21	21	35,982	35	16
Iowa.....	147	37	20	1,479	68	9
Kentucky.....	602	17	21	5,560	23	8
Louisiana.....	233	53	14	3,419	69	5
Maryland.....	703	37	6	4,164	34	6
Minnesota.....	177	34	10	2,641	9	2
Mississippi.....	329	88	1	3,170	68	1
Missouri.....	1,044	21	28	10,539	44	11
Montana.....	79	84	8	1,723	88	1
Nebraska.....	174	55	17	1,983	78	5
New Jersey.....	1,616	44	16	21,988	62	9
New Mexico.....	156	35	22	1,989	43	14
North Carolina.....	312	59	7	3,398	76	3
North Dakota.....	14	50	14	403	82	3
Pennsylvania.....	1,441	30	8	17,170	58	4
South Carolina.....	167	37	17	1,935	79	4
South Dakota.....	31	52	10	381	67	3
Texas.....	747	17	14	2,870	20	6
Virginia.....	750	31	6	3,787	65	2
West Virginia.....	285	57	15	3,053	77	9
Wyoming.....	149	53	5	1,306	72	2

¹ Represents number of weeks elapsed between the end of the benefit period and the date of payment. Includes all interstate benefit payments regardless of the frequency of claims-taking within the State.

² See footnote 2 on table 13.

³ Time-lapse distribution based on payments made in May and June.

action in transferring administrative supervision to the Federal Security Agency was based, according to the report of the Senate Committee on Banking and Currency, on the be-

lief that administration of the act and supervision of Federal credit unions "are more closely related to economic welfare of the people than to banking," and that the Federal Se-

curity Agency would therefore be "a more appropriate agency to carry out the administrative and supervisory functions under the Federal Credit Union Act."

TABLE 16.—Unemployment insurance: Ratio of State insured unemployment¹ in week ended July 10, 1948, to average covered employment in 1946

Region and State	Insured unemployment ¹	Average covered employment ² (in thousands)	Ratio (percent) of insured unemployment to covered employment
Total	1,029,805	30,127.7	3.4
Region I:			
Connecticut	24,731	593.3	4.2
Maine	7,593	167.2	4.5
Massachusetts	69,075	1,413.8	4.9
New Hampshire	5,127	128.0	4.1
Rhode Island	20,353	231.0	8.8
Vermont	1,855	61.4	3.0
Region II:			
Delaware	1,080	83.2	1.3
New Jersey	52,976	1,221.7	4.3
New York	239,039	4,105.2	5.8
Pennsylvania	60,232	2,826.6	2.1
Region III:			
District of Columbia	2,868	210.0	1.4
Maryland	14,761	521.2	2.8
North Carolina	18,544	584.9	3.2
Virginia	11,370	451.3	2.5
West Virginia	6,888	346.9	2.0
Region IV:			
Kentucky	9,190	333.4	2.8
Michigan	28,875	1,430.5	2.0
Ohio	30,769	2,017.4	1.5
Region V:			
Illinois	78,004	2,232.4	3.5
Indiana	15,234	803.5	1.9
Minnesota	8,090	503.2	1.6
Wisconsin	5,848	667.8	.9
Region VI:			
Alabama	11,727	380.1	3.1
Florida	18,728	354.8	5.3
Georgia	11,606	486.1	2.4
Mississippi	5,196	188.5	3.1
South Carolina	6,780	279.5	2.4
Tennessee	21,408	461.8	4.6
Region VII:			
Iowa	3,510	308.9	1.1
Kansas	3,822	208.7	1.8
Missouri	21,103	722.1	2.9
Nebraska	1,130	144.1	.8
North Dakota	136	34.9	.4
South Dakota	203	43.0	.5
Region VIII:			
Arkansas	4,690	197.0	2.4
Louisiana	10,862	379.5	2.9
New Mexico	967	72.1	1.3
Oklahoma	7,175	237.7	3.0
Texas	9,630	1,016.0	.9
Region IX:			
Colorado	2,380	175.2	1.4
Idaho	778	76.7	1.0
Montana	846	83.0	1.0
Utah	1,683	106.3	1.6
Wyoming	204	46.2	.6
Region X:			
Arizona	2,474	88.3	2.8
California	147,879	2,323.6	6.4
Nevada	956	36.9	2.6
Oregon	7,702	284.0	2.7
Washington	13,587	479.9	2.8

¹ Represents number of continued claims for unemployment in the week in which the 8th of the month falls.

² Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th of each month; corrected to June 15, 1948.

TABLE 17.—Veterans' unemployment allowances: Claims and payments, July 1948¹

Agency	Initial claims	Continued claims	Payments
Total	303,201	1,719,717	\$31,626,120
Alabama	4,663	45,011	875,655
Alaska	29	355	8,069
Arizona	1,882	7,416	142,644
Arkansas	3,031	24,718	475,619
California	28,611	188,494	2,900,778
Colorado	1,823	7,926	143,485
Connecticut	7,670	29,120	502,866
Delaware	721	2,913	47,086
Dist. of Col.	659	9,276	172,992
Florida	8,588	67,092	1,332,086
Georgia	5,160	34,200	628,818
Hawaii	841	5,419	121,950
Idaho	179	890	28,710
Illinois	16,669	74,095	1,227,420
Indiana	10,043	28,643	533,236
Iowa	1,688	5,962	103,784
Kansas	1,753	8,557	156,918
Kentucky	3,501	26,566	482,131
Louisiana	4,360	40,238	706,935
Maine	2,518	12,481	247,973
Maryland	1,830	15,845	300,101
Massachusetts	13,050	86,107	1,713,487
Michigan	14,755	60,857	1,023,868
Minnesota	3,301	19,001	364,045
Mississippi	2,431	16,553	309,533
Missouri	6,450	47,016	836,096
Montana	247	1,401	27,850
Nebraska	597	2,702	53,558
Nevada	353	1,235	21,748
New Hampshire	1,490	7,928	156,133
New Jersey	12,715	78,211	1,482,180
New Mexico	1,168	6,134	116,535
New York	53,052	222,987	4,372,238
North Carolina	5,602	32,939	603,777
North Dakota	39	150	3,860
Ohio	14,932	63,698	1,073,879
Oklahoma	3,382	22,720	433,443
Oregon	2,290	11,262	207,866
Panama Canal Zone ²	162	2,210	46,001
Pennsylvania	23,697	178,968	2,949,536
Puerto Rico	3,001	20,691	448,513
Rhode Island	2,747	17,267	344,116
Samoa-Guam ²	607	4,956	93,290
South Carolina	3,086	22,087	398,057
South Dakota	150	921	17,195
Tennessee	4,024	45,889	789,165
Texas	6,786	56,102	1,001,381
Utah	1,017	3,890	65,306
Vermont	596	3,665	69,064
Virginia	3,595	20,650	415,924
Washington	3,417	16,053	377,516
West Virginia	3,049	28,413	469,926
Wisconsin	5,155	11,368	203,975
Wyoming	131	341	5,823

¹ Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

² Includes data for previous months not shown before.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

TABLE 18.—Nonfarm placements by State, July 1948

Region and State	Total	Women	Veterans ¹
Continental U. S.	477,761	164,525	143,501
Region I:			
Connecticut	6,731	2,819	1,931
Maine	5,502	2,083	1,507
Massachusetts	8,925	3,332	3,056
New Hampshire	1,709	599	514
Rhode Island	1,928	1,256	343
Vermont	1,005	280	417
Region II:			
Delaware	1,556	702	433
New Jersey	10,594	5,665	2,170
New York	60,109	34,201	11,310
Pennsylvania	19,342	7,543	6,534
Region III:			
District of Columbia	3,167	1,262	969
Maryland	6,009	1,821	1,772
North Carolina	10,066	3,251	3,144
Virginia	7,581	3,465	1,775
West Virginia	3,603	1,150	1,312
Region IV:			
Kentucky	2,522	824	925
Michigan	10,650	2,144	4,186
Ohio	23,911	6,820	7,393
Region V:			
Illinois	15,618	4,682	5,224
Indiana	9,569	3,030	2,976
Minnesota	12,052	3,039	3,869
Wisconsin	15,317	5,307	3,769
Region VI:			
Alabama	11,805	3,762	2,704
Florida	10,239	3,841	3,090
Georgia	10,775	3,354	2,757
Mississippi	8,738	2,906	2,155
South Carolina	10,692	3,070	3,226
Tennessee	11,583	3,879	3,960
Region VII:			
Iowa	6,146	1,513	2,500
Kansas	7,494	1,819	2,685
Missouri	8,125	2,248	2,723
Nebraska	3,769	876	1,501
North Dakota	2,095	506	701
South Dakota	1,845	266	707
Region VIII:			
Arkansas	8,554	2,979	2,396
Louisiana	5,625	1,962	1,894
New Mexico	4,924	759	2,085
Oklahoma	10,764	2,637	3,666
Texas	37,741	12,087	11,265
Region IX:			
Colorado	6,739	1,232	2,448
Idaho	3,540	878	1,647
Montana	2,991	574	1,266
Utah	2,327	512	1,035
Wyoming	1,190	225	481
Region X:			
Arizona	3,724	878	1,283
California	39,607	13,119	13,156
Nevada	1,750	503	511
Oregon	8,504	1,292	3,290
Washington	8,709	2,271	2,810
Territories:			
Alaska	2,533	419	1,162
Hawaii	1,124	210	426
Puerto Rico	907	208	234
	502	1	502

¹ Represents placements of veterans of all wars.

TABLE 19.—Public assistance in the United States, by month, July 1947–July 1948¹

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients												
1947												
July		2,270,507	399,688	1,017,730	79,341	334,000		+0.4	+0.9	+0.8	+0.4	-0.4
August		2,289,260	404,014	1,027,974	79,719	333,000		+4	+1.1	+1.0	+5	-3
September		2,297,995	407,610	1,037,210	80,077	332,000		+4	+9	+9	+4	-5
October		2,314,782	412,448	1,047,863	80,475	335,000		+7	+1.2	+1.0	+5	+1.1
November		2,323,989	410,912	1,046,146	80,830	340,000		+4	-4	-2	+4	+1.3
December		2,332,006	416,190	1,059,944	81,147	355,000		+3	+1.3	+1.3	+4	+4.7
1948												
January		2,338,645	423,096	1,078,775	81,442	378,000		+3	+1.7	+1.8	+4	+6.3
February		2,340,862	429,792	1,096,609	81,842	393,000		+1	+1.6	+1.7	+5	+3.9
March		2,345,135	437,487	1,115,946	81,984	402,000		+2	+1.8	+1.8	+2	+2.3
April		2,352,249	444,144	1,132,808	82,366	392,000		+3	+1.5	+1.5	+5	-2.3
May		2,362,148	449,698	1,146,397	82,937	378,000		+4	+1.3	+1.2	+7	-3.7
June		2,367,597	449,202	1,145,930	83,346	396,000		+2	-1	(²)	+5	-3.1
July		2,407,283	448,524	1,145,323	83,876	358,000		+1.7	-2	-1	+6	-2.2
Amount of assistance ²												
Percentage change from previous month ³												
1947												
July	\$123,415,954	\$82,045,300	\$24,865,393	\$3,034,261	\$13,471,000		+0.7	+0.2	+1.6	+1.2	+2.4	
August	124,971,835	83,317,307	25,221,353	3,055,175	13,378,000		+1.3	+1.6	+1.4	+7	-7	
September	125,901,630	83,873,538	25,472,965	3,076,117	13,479,000		+7	+1.7	+1.0	+8	+0.5	
October	128,417,243	85,201,373	25,961,309	3,167,561	14,087,000		+2.0	+1.6	+1.9	+3.0	+1.5	
November	128,721,771	85,770,698	25,736,955	3,188,118	14,026,000		+2	+7	-9	+6	-4	
December	131,916,042	87,270,336	26,224,905	3,211,801	15,209,000		+2.5	+1.7	+1.9	+7	+8.4	
1948												
January	134,016,675	87,856,146	26,927,594	3,239,835	15,993,000		+1.6	+7	+2.7	+9	+5.2	
February	137,937,576	88,872,263	29,062,674	3,267,609	16,735,000		+2.9	+1.2	+7.9	+9	+4.6	
March	138,307,076	88,388,735	28,808,122	3,290,159	17,820,000		+3	-5	9	+7	+0.5	
April	138,864,579	88,990,139	29,317,323	3,333,117	17,224,000		+4	+7	+1.8	+1.3	-3.3	
May	139,111,194	89,920,642	29,668,363	3,364,189	16,158,000		+2	+1.0	+1.2	+9	-6.2	
June	139,340,429	90,402,787	29,740,306	3,396,334	15,801,000		+2	+5	+2	+1.0	-2.2	
July	143,496,507	94,462,825	29,964,243	3,436,439	15,633,000		+3.0	+4.6	+8	+1.3	-1.1	

¹ Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

² Decrease of less than 0.05 percent.

³ February 1948 data for old-age assistance and aid to dependent children in Missouri and June 1948 data for old-age assistance and aid to the blind in Kentucky include retroactive payments. Excluding these amounts, percentage changes would be somewhat less than those shown in table.

TABLE 20.—Old-age assistance: Recipients and payments to recipients, by State, July 1948¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1948 in—		July 1947 in—				Total amount	Average	June 1948 in—		July 1947 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total.....	2,407,283	\$94,462,825	\$39.24	+1.7	+4.6	+5.6	+15.1	Mo.....	117,230	4,412,632	37.64	+0.4	+0.7	+2.7	+21.6
Ala.....	65,288	1,272,687	19.49	+9	+1.2	+23.1	+38.6	Mont.....	10,831	431,293	39.82	—2	—1	+1.4	+5.6
Alaska.....	1,369	60,655	44.31	+6	+2.0	+8	+20.1	Nebr.....	23,880	956,238	40.04	(²)	—9	—5.3	—5.7
Ariz.....	10,821	516,579	47.74	+4	+4	+2.5	+2.4	Nev.....	2,164	105,446	48.73	+8	+9	+6.7	+8.9
Ark.....	48,956	890,105	18.18	+1.5	+1.5	+10.4	+19.3	N. H.....	6,835	272,480	39.87	+4	+1	+9	+10.3
Calif.....	189,416	10,838,822	57.22	+6	+8	+9.1	+18.7	N. J.....	23,226	998,922	43.01	+3	+5	+4	+5.1
Colo.....	45,228	3,550,677	78.51	+5	+24.2	+5.6	+27.5	N. Mex.....	8,893	316,217	35.56	+2	—4	+10.7	+10.5
Conn.....	15,542	757,584	48.74	—3	—4	+3.0	+14.3	N. Y.....	111,568	5,519,930	49.48	(²)	+1	+2.9	+8.8
Del.....	1,330	35,090	26.38	+1.2	+2.5	+9.7	+24.9	N. C.....	44,394	804,481	18.12	+7	+8	+12.5	+12.7
D. C.....	2,431	98,322	40.45	+1.9	+2.2	+5.6	+6.1	N. Dak.....	8,713	356,866	40.96	+3	+1.3	—2.4	+2.8
Fla.....	58,971	2,254,590	38.23	+8	+9	+10.3	+14.9	Ohio.....	122,870	5,163,823	42.03	+1	—1	+1.4	+6.6
Ga.....	85,120	1,642,866	19.30	+9	+1.8	+10.7	+25.6	Okl.....	97,167	4,357,790	44.85	+4	+7	+1.3	+7.2
Hawaii.....	2,104	69,209	32.89	+3.5	+3.2	+21.8	+13.5	Oreg.....	22,460	988,779	44.02	(²)	+4	+2.4	+24.9
Idaho.....	10,390	456,572	43.94	—4	(²)	—2	+4.3	Pa.....	87,307	3,208,659	36.75	—3	+4	—3.2	+4.7
Ill.....	125,539	5,181,197	41.27	—1	(²)	—8	+3.3	R. I.....	8,938	378,911	42.39	+5	+6	+5.7	+11.9
Ind.....	50,308	1,665,585	33.11	—1	+4	—6	+7.9	S. C.....	33,318	636,185	19.09	—4	—4.0	+10.4	+7.1
Iowa.....	48,618	2,110,970	43.42	(²)	+7	+5	+9.0	S. Dak.....	11,982	403,817	33.70	—3	—1	—3.8	+6
Kans.....	35,800	1,419,200	39.64	+2	+5	+4.5	+6.5	Tenn.....	52,244	1,197,841	22.93	+8	+6	+9.7	+21.5
Ky.....	51,730	910,739	17.61	+1	+1.5	+8.2	+9.7	Tex.....	204,009	6,416,000	31.45	+3	+5	+9.7	+10.2
La.....	88,680	4,227,149	47.67	+55.8	+224.8	+77.2	+301.9	Utah.....	9,706	464,336	47.84	—1	—4	—14.8	—4.8
Maine.....	13,232	442,302	33.43	+3	+1	—11.8	—13.7	Va.....	5,983	204,179	34.13	+4	+9	+4.6	+14.6
Md.....	11,757	388,036	33.00	—7	—1.3	—5	+5.5	Wash.....	63,685	3,664,570	57.54	(²)	+7	—1.9	+13.5
Mass.....	88,887	4,898,442	55.11	+1	—1	+4.3	+13.8	W. Va.....	22,258	455,352	20.46	+2	+3	+6.9	+6.8
Mich.....	90,786	3,653,194	40.24	—1	+3.5	—3.2	+8.2	Wis.....	47,915	1,811,129	37.80	+2	+5	+1.7	+6.4
Minn.....	54,413	2,425,264	44.57	(²)	+1.2	+7	+8.2	Wyo.....	3,934	192,503	48.93	+3	(²)	+4.0	+4.5
Miss.....	42,530	609,441	15.74	+3.8	+3.4	+9.0	—1.6								

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24–26. All data subject to revision.

² Decrease of less than 0.05 percent.

³ Increase of less than 0.05 percent.

⁴ Retroactive payments of \$87,251 made in June 1948 to offset reductions in April and May excluded from base in computing percentage change.

TABLE 21.—General assistance: Cases and payments to cases, by State, July 1948¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	June 1948 in—		July 1947 in—	
				Number	Amount	Number	Amount
Total ²	358,000	\$15,033,000	\$43.00	-2.2	-1.1	+7.1	+16.1
Ala.	6,300	102,145	16.21	+2.0	+1.8	+27.0	+33.0
Alaska	81	2,786	34.54	(³)	(³)	-40.0	-33.0
Ariz.	2,085	60,650	29.09	-1.9	-1.1	+9.5	+5.7
Ark.	2,644	32,403	12.29	+2	+3	+1.8	+2.6
Calif.	29,645	1,404,404	47.37	-6	-8	+26.5	+27.6
Colo.	4,122	174,100	42.24	-4.8	-1.0	+6.3	+16.4
Conn.	⁴ 3,668	⁴ 148,592	40.51	+2.1	-2.0	+7.9	+9.5
Del.	800	30,397	35.35	+1.5	+2.4	+11.4	+17.0
D. C.	1,153	52,023	45.12	-7	-2	-9.5	-15.1
Fla.	⁵ 4,100	⁵ 69,000					
Ga.	2,940	48,184	16.39	-4.1	-1.9	-2.8	+10.9
Hawaii	1,001	48,774	48.73	-2.4	+2.2	+4.5	+7.1
Idaho	520	16,018	30.80	+1.6	+2.7	+2.8	-8.5
Ill.	26,214	1,337,246	51.01	-1.9	+3	+12.4	+30.6
Ind.	9,002	229,942	25.54	-8.2	-5.2	+4.5	+12.4
Iowa	3,372	83,750	24.84	-4.4	-6.0	-20.2	-22.2
Kans.	4,649	192,001	41.30	+1	-1.8	-2.9	-5.2
Ky.	2,053	34,668	16.88	+1.7	+4.4	(³)	(³)
La.	16,636	456,615	42.95	-6.8	+98.2	+23.0	+145.8
Maine	2,667	94,074	35.27	-5.9	-14.4	+24.4	+16.9
Md.	4,168	164,389	39.44	-2.1	-3.0	+1.4	+6.2
Mass.	16,277	721,049	44.30	+3	+2.9	+6.8	+13.2
Mich.	25,749	1,192,808	46.32	-6.3	-10.0	+16.7	+25.1
Minn.	5,997	247,022	41.19	-4.4	-1.1	+5.7	+17.0
Miss.	543	5,340	9.83	0	-3.4	+13.4	+7.4
Mo.	12,748	428,199	33.59	+3.0	+2.7	+17.3	+38.7
Mont.	1,345	35,121	26.11	-1.5	-2	+14.8	+9.5
Nebr.	1,380	38,717	28.06	-4.2	-10.0	-13.5	-4.4
Nev.	276	6,608	23.94	-1.1	+13.0	-3.8	+5.4
N. H.	1,120	40,417	36.09	-9.6	-10.9	+4.7	+20.9
N. J.	6,704	355,582	53.04	-1.4	-2.6	+12.7	+26.1
N. Mex.	1,853	40,166	21.33	-1.1	-8	+4.4	+5.3
N. Y.	¹¹ 61,181	¹¹ 3,956,687	64.67	-2.7	-3.3	+1.3	+1
N. C.	3,423	50,346	14.71	+4.8	+10.2	+19.0	+36.1
N. Dak.	720	21,947	30.48	+5.4	-3.0	+13.6	+11.1
Ohio	22,428	981,573	43.77	-3.8	-8.7	+21.1	+32.9
Okl.	¹² 6,300	¹² 76,378	(¹²)	(¹²)	-15.8	(¹²)	+14.7
Oreg.	4,737	229,142	48.37	-2.2	-6.7	+10.0	+17.4
Pa.	28,943	1,357,172	46.89	-1.7	+4.9	-11.4	+9.3
R. I.	2,797	122,290	43.72	+5.7	+8.8	-4.6	-3.2
S. C.	3,867	61,047	15.79	-5.8	-2.5	-19.1	+7.4
S. Dak.	622	16,224	26.08	-7.4	-4.3	-9.5	-7.1
Tenn.	1,676	23,602	14.08	-1.2	+8.0	(³)	+78.8
Tex.	¹³ 3,800	¹³ 74,000					
Utah	1,803	95,793	53.13	-1.5	-1.0	+9.9	+16.3
Vt.	¹⁴ 700	¹⁴ 18,000					
Va.	3,861	81,247	21.04	-8	-2.1	+10.1	+18.1
Wash.	8,310	492,815	59.30	-7.3	-6.7	+21.3	+45.0
W. Va.	3,631	85,780	23.63	-2.2	-2.6	-27.1	-27.0
Wis.	4,686	179,804	38.37	-8	-3.1	+9.0	+13.3
Wyo.	402	18,082	44.98	+2.6	+1.2	-4.3	-3.9

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes, for Indiana and New Jersey, payments for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

³ Percentage change not computed on base of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 6 percent of this total is estimated.

⁶ Estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Not computed; data for July 1947 estimated.

¹⁰ Excludes a few cases and small amount of local funds not administered by State agency.

¹¹ Includes cases receiving medical care only.

¹² Excludes estimated duplication between programs; 2,248 cases were aided by county commissioners and an estimated 4,636 cases under program administered by State Board of Public Welfare. Average per case and percentage change in number of cases not computed.

TABLE 22.—Aid to the blind: Recipients and payments to recipients, by State, July 1948¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1948 in—		July 1947 in—	
				Number	Amount	Number	Amount
Total	83,876	\$3,436,439	\$40.97	+0.6	+1.3	+5.7	+13.8
Total, 47 States ²	66,244	2,746,359	41.46	+7	+1.5	+6.3	+15.1
Ala.	1,106	24,490	22.14	+1	+5	+10.4	+24.4
Ariz.	673	38,155	56.69	+2.0	+2.1	+6.7	+7.0
Ark.	1,649	34,684	21.03	+1.1	+1.2	+10.6	+9.3
Calif.	7,507	545,080	72.61	+1.4	+1.5	+15.7	+33.5
Colo.	391	20,580	52.63	+8	+1.7	-3	+11.9
Conn.	148	6,346	42.88	-1.3	-4.8	+6.5	+18.4
Del.	129	4,034	31.27	+1.6	+3.5	+10.3	+16.1
D. C.	212	9,544	45.02	-3.2	-1.8	-9	+5.9
Fla.	2,867	113,272	39.51	+2	+3	+6.8	+10.5
Ga.	2,359	53,880	22.84	+9	+1.6	+7.2	+20.1
Hawaii	80	2,850	35.62	(³)	(³)	(³)	(³)
Idaho	199	9,575	48.12	0	+8	-6.1	-3.3
Ill.	4,636	199,349	43.00	-1	-1	-3.8	+2
Iowa	1,896	66,789	35.19	-2	+1	-9	+5.9
Kans.	1,206	56,213	46.61	(³)	+2	-1.4	-2
Ky.	848	35,130	41.43	-1.2	-1.8	-20.7	-19.2
La.	1,898	35,172	18.53	+4	+4.5	+10.5	+10.9
La.	1,644	66,480	40.44	+1	+43.9	+8.1	+66.8
Maine	673	22,753	33.81	-7	-7	-7.3	-8.5
Md.	466	16,276	35.00	-1.7	-1.6	-1.5	+3.3
Mass.	1,261	60,762	55.32	+3	+7	+5.9	+13.5
Mich.	1,521	67,390	44.24	-1	+8	+6.2	+16.9
Minn.	1,044	83,906	51.63	-9	+4	+6.8	+18.2
Miss.	2,270	54,466	23.90	+6.9	+6.1	+8.7	+8.5
Mo.	⁴ 2,800	⁴ 98,000	35.00				
Mont.	449	18,757	41.78	+1.1	+1.5	+12.5	+16.7
Nebr.	520	24,101	46.35	-4	+3	+13.3	+29.5
Nev.	50	1,236	(³)	(³)	(³)	(³)	(³)
N. H.	298	12,739	42.74	-7	+3	+1.7	+10.2
N. J.	633	28,491	45.01	+2	+3	+8.2	+14.2
N. Mex.	421	16,548	39.31	+1.2	+9	+32.0	+30.8
N. Y.	3,546	197,492	55.69	0	-1	+4.8	+10.5
N. C.	3,323	97,701	29.38	+1.7	+1.6	+14.1	+27.7
N. Dak.	118	4,819	40.84	-2.5	-6.8	-6.3	+9
Ohio	3,445	157,058	39.78	+3	+7	+5.9	+16.2
Okl.	2,573	110,266	42.86	-5	-4	+3.9	+3.6
Oreg.	381	19,353	50.80	-1.9	-9	0	+18.4
Pa.	14,808	690,844	39.99	+6	+5	+4.5	+4.9
R. I.	141	6,544	46.41	-1.4	-1.3	-2.2	+12.9
S. C.	1,322	26,810	20.28	+8	+9	+10.3	+1.5
S. Dak.	208	6,487	31.19	-2.8	-2.1	-5	+4.8
Tenn.	1,959	63,326	32.33	+1.0	+8	+13.6	+18.8
Tex.	5,664	197,565	34.88	+1.0	+1.2	+6.3	+11.4
Utah	179	9,507	53.11	+4.7	+1.9	+27.0	+43.3
Vt.	190	7,308	38.46	0	0	+6.7	+10.6
Va.	1,231	20,225	24.55	+2.8	+3.9	+7.8	+16.4
Wash.	680	47,528	69.89	+9	+1.1	+5.9	+21.9
W. Va.	872	20,682	23.72	-8	-1	-9	+1.2
Wis.	1,289	51,681	40.09	-1	+5	+9	+9.9
Wyo.	116	5,298	45.67	0	-2	+10.6	+4.4

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁵ Retroactive payments of \$4,067 made in June 1948 to offset reductions in April and May excluded from base in computing percentage change.

⁶ Estimated.

⁷ Represents statutory monthly pension of \$35 per recipient; excludes payment for other than a month.

TABLE 23.—Aid to dependent children: Recipients and payments to recipients, by State, July 1948 ¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	June 1948 in—			July 1947 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	448,524	1,145,323	\$29,964,243	\$66.81	-0.2	-0.1	+0.8	+12.2	+12.5	+20.5
Total, 50 States ²	448,480	1,145,212	29,962,582	66.81	- .2	- .1	+ .8	+12.2	+12.5	+20.5
Alabama.....	10,791	29,393	356,664	33.05	+1.5	+1.7	+1.5	+31.4	+28.4	+42.5
Alaska.....	229	536	7,413	32.37	+ .4	0	-2.5	+2.7	-4.3	+ .1
Arizona.....	2,536	7,343	130,918	51.51	+2.9	+2.6	+3.8	+8.2	+8.4	+ .4
Arkansas.....	9,605	24,958	336,833	35.07	+1.8	+1.6	+1.1	+34.7	+32.9	+31.6
California.....	16,942	38,898	1,862,543	109.94	+3.0	+2.5	+3.0	+47.5	+40.7	+58.7
Colorado.....	4,558	12,457	349,079	76.59	- .5	- .8	-1.0	+10.7	+10.3	+23.1
Connecticut.....	2,861	7,130	293,682	99.15	- .2	-1.1	-1.8	+2.4	+2.8	+7.9
Delaware.....	364	1,064	26,493	72.78	- .3	- .1	- .3	+20.1	+25.2	+25.1
District of Columbia.....	1,389	4,240	105,033	75.62	+2.6	+3.3	+2.9	+ .8	+3.1	+2.1
Florida.....	16,604	40,840	697,704	42.02	+1.2	+1.1	+1.2	+49.2	+47.3	+42.1
Georgia.....	9,019	23,164	332,018	36.81	+2.5	+2.2	+2.4	+38.1	+37.9	+44.7
Hawaii.....	1,478	4,390	122,085	82.60	+1.7	+1.0	+ .2	+47.2	+44.0	+31.0
Idaho.....	1,882	4,814	164,531	87.42	- .7	- .5	- .5	+9.3	+9.4	+23.2
Illinois.....	21,842	55,480	1,911,972	87.54	- .3	- .2	- .1	-2.4	- .3	+8.4
Indiana.....	8,440	20,990	433,465	51.36	(³)	+ .1	+ .5	+10.3	+11.6	+27.0
Iowa.....	4,901	12,530	439,512	73.35	-1.5	-1.3	- .4	+15.7	+15.7	+145.4
Kansas.....	4,857	12,327	344,322	70.89	-1.4	- .8	-1.8	+ .4	+ .6	+ .1
Kentucky.....	13,798	34,940	516,896	37.46	+1.6	+1.6	+1.6	+44.6	+42.6	+54.7
Louisiana.....	15,327	40,030	845,029	55.13	+4.0	+4.2	+4.3	+26.7	+27.7	+80.8
Maine.....	2,547	7,296	198,990	78.13	+1.9	+1.6	+1.7	+36.7	+36.3	+38.9
Maryland.....	4,827	14,629	356,847	73.93	-15.8	-12.1	-14.1	- .1	+5.5	+5.5
Massachusetts.....	10,278	25,385	1,048,971	102.06	- .5	- .7	- .9	+10.7	+10.3	+19.3
Michigan.....	21,908	51,403	1,757,406	80.22	-1.1	-1.1	+2.1	+8.8	+7.2	+12.2
Minnesota.....	6,787	17,387	468,684	69.06	+ .2	+ .2	+ .6	+14.7	+14.8	+18.9
Mississippi.....	5,804	15,454	152,632	26.30	+2.1	+2.3	+2.2	+5.9	+5.8	+5.1
Missouri.....	20,684	53,561	955,473	46.19	+1.1	+1.1	+3.2	+1.9	+1.9	+73.1
Montana.....	1,935	5,034	137,037	70.82	- .4	- .9	- .8	+15.0	+14.5	+20.5
Nebraska.....	3,203	7,586	239,304	74.71	- .9	-1.0	- .8	+2.0	+2.5	-5.2
Nevada.....	44	111	1,691	(³)	(³)	(³)	(³)	(³)	(³)	(³)
New Hampshire.....	1,199	3,047	97,664	81.45	0	+1.2	- .3	+7.7	+6.8	+11.9
New Jersey.....	4,744	12,474	389,515	82.11	-1.0	-1.0	-1.1	+13.7	+16.0	+17.8
New Mexico.....	4,720	12,471	253,526	53.71	(³)	- .2	-1.6	+29.3	+29.6	+45.0
New York.....	44,923	104,648	4,524,747	100.72	-1.0	-1.1	-1.4	+9.6	+10.0	+13.3
North Carolina.....	9,339	26,028	333,254	35.08	+ .4	+ .2	+ .3	+20.0	+19.7	+20.2
North Dakota.....	1,626	4,430	142,071	87.37	- .7	- .8	- .5	(³)	-1.1	+17.2
Ohio.....	10,928	29,783	760,646	69.61	+ .5	+ .7	-1.2	+17.1	+16.2	+23.4
Oklahoma.....	23,670	59,184	1,048,057	44.28	+ .6	+ .8	+ .8	-16.6	-13.6	-17.9
Oregon.....	2,732	6,941	270,939	99.17	-2.2	-2.7	-3.2	+21.2	+20.7	+58.8
Pennsylvania.....	39,980	103,182	3,292,825	82.36	- .3	- .4	+ .5	+2.3	+2.8	+18.2
Rhode Island.....	2,724	6,727	213,868	78.51	- .4	-1.1	-1.3	+8.8	+7.4	+10.3
South Carolina.....	6,216	17,453	167,693	26.98	+1.1	+ .9	+1.0	+9.6	+10.9	+17.1
South Dakota.....	1,801	4,531	84,013	46.65	+ .4	+ .2	+ .3	+1.0	+2.5	+2.3
Tennessee.....	15,702	42,011	725,003	46.17	+ .7	+ .6	+ .4	+15.8	+15.8	+17.5
Texas.....	16,280	42,801	619,014	38.02	-6.9	-4.4	-1.7	+13.4	+18.2	+3.3
Utah.....	2,932	7,646	301,038	102.67	-1.2	-1.6	-1.3	+25.5	+21.6	+38.7
Vermont.....	822	2,222	39,682	48.27	-2.4	-1.8	-2.0	+19.7	+18.8	+24.8
Virginia.....	8,197	14,935	220,264	42.38	- .8	- .9	+1.2	+15.1	+13.3	+22.9
Washington.....	8,561	20,487	553,485	99.69	+ .1	+ .3	+ .5	+17.8	+17.2	+11.5
West Virginia.....	11,210	30,997	457,320	40.80	+ .2	+ .2	(³)	+15.6	+16.3	+14.7
Wisconsin.....	7,383	18,449	631,748	85.57	-2.3	-2.6	-2.5	+4.9	+5.2	+12.2
Wyoming.....	395	1,106	34,974	88.54	+ .3	- .5	-1.2	+8.2	+5.8	+10.6

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² Under plans approved by the Social Security Administration.

³ Decrease of less than 0.05 percent.

⁴ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁵ Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

⁶ Increase of less than 0.05 percent.

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Publications of the Social Security Administration

Analytical Notes Prepared in the Analysis Division,
Bureau of Old-Age and Survivors Insurance

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